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EIGHTEENTH

ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

OF THE

Commonwealth of Massachusetts,

JANUARY 1, 1873.

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*Part I.*

FIRE AND MARINE INSURANCE.

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BOSTON :

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# EIGHTEENTH ANNUAL REPORT

OF THE

## INSURANCE COMMISSIONER.

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### PART I.

#### FIRE AND MARINE INSURANCE.

---

*To the Honorable the Senate and House of Representatives.*

The Insurance Commissioner respectfully presents herewith Part First of the Eighteenth Annual Report from his Department, relating to Fire and Marine Insurance, as developed in the experience of Companies transacting business in the Commonwealth during the year ending December 31, 1872.

Unusual cares and duties resulting from the great conflagration in Boston, the preparation of Special Reports and the rendering of other special services required by the Legislatures of 1872-3, together with double duty latterly imposed by prolonged illness of the Deputy Commissioner, and the removal and rearrangement of the Department, would sufficiently explain the delay of two months in the publication of the present Report, were such explanation necessary. But for these unavoidable circumstances, both Reports, Fire and Life, would have been issued some weeks earlier this year than ever before. It is believed, however, that every measure requiring legislative consideration and action, which the detailed Report could have suggested, has been fully anticipated; while the Legislature for the first time, and the public as usual, were served at an early date with a complete Summary Statement of the financial condition of Companies doing business in Massachusetts. With the

statements, tabulations and other statistical results communicated in the subjoined pages, a very complete exhibit of the business of fire and marine insurance is presented.

#### THE INSURANCE DEPARTMENT AND ITS REMOVAL.

It is well known that for several years this Department has been seriously embarrassed and delayed in the transaction of its business, by an increasing want of office accommodations and other much needed facilities. This absolute necessity finally prompted the Commissioner's Memorial to the present Legislature, and it is a source of grateful pleasure that its prayer received prompt and willing response, in the sanction of a ten years' lease of ample and excellent apartments in Pemberton Square. These have been properly fitted up for the use of the Department, which will henceforth be located in its new quarters.

The advantages thus secured cannot fail of giving valuable aid in the fulfilment of important trusts. With these and the recent enactments of the Legislature, conferring additional and needed authority, and providing greater safeguards, many of the difficulties and disabilities heretofore existing will be removed, and the insurance administration of the Commonwealth materially strengthened.

#### GOVERNMENTAL SUPERVISION.

The necessity of a governmental supervision of insurance, equitably and faithfully administered, was never more fully demonstrated, nor more urgently demanded, than by the developments of the past year. That it should conflict with selfish interests and corrupt schemes, wherever fostered, or however speciously concealed, even though it be under the *virtuous* prating of a supercilious opposition, to whose greed it does not cater, is but a natural sequence. In its exercise under the laws of the State, public interests have been protected and equitable rights secured to the utmost extent of vested authority; while failure in such direction is mainly due to statutory deficiencies.

Plausible deceptions and even bold dishonesties sometimes escape the most searching scrutiny; hence crime often braves with impunity the severest tests of judicial investigation.

Yet it does not follow that governmental authority and retributive law should cease their functions, or yield in any sense to the behests of deceit and dishonesty.

In a recent article on this subject, the editors of a prominent American journal,\* speaking in harmony with the general sentiment of the community, very pertinently observe :—

“The Legislature are morally bound to see that the interests provided for the protection of the future dependent widows and children should be duly guarded according to the contract between the insured and the companies. There cannot be a more binding or unavoidable obligation resting upon the Legislature than a provision for a rigid supervision and enforcement of this paramount interest. Life insurance contracts are to be fulfilled after the death of the insured, though the premiums are required annually in advance. Can anything be more sacred than a strict supervision and adequate provision by law for the fulfilment of these life-long contracts, humanely intended for the protection of the loved ones of the insured after death?

“If the supervisory power of the law is not called for to enforce such sacred trusts, then no case can be named requiring the necessity of any law for the enforcement of obligations assumed.

“The credit of the present acknowledged impregnable financial position of American life companies is due to State supervision, as has been repeatedly admitted by the intelligent not only of this country, but of Europe. \* \* \* \*

“Great credit is due for its introduction and perfection thus far. It is for the protection of the people, and the little individual tax requisite for its maintenance is of no consequence in view of its importance.

“Honestly managed companies cannot object. Dishonestly managed ones need it. Laws against theft, fraud, or any species of crime do not affect the honest citizen. They are only intended for the dishonest. Of course the avaricious will complain, and argue the useless expense of all laws. But it is an insult to intelligence to extend this demonstration of a self-evident proposition. Do away with State supervision, and nearly all companies would cease to command the confidence of the public.”

The views expressed in these paragraphs are applicable alike to all classes of insurance and insurance organizations, fire and marine, as well as life. In the same connection, and in the true spirit of a wise and conservative policy, a thoughtful and discerning official, Hon. Albert W. Paine, late Insurance Commissioner of Maine, adds these truthful and practical suggestions :—

\* The New York “Evening Express.”

“Insurance supervision is based upon the great principle of government interference to prevent fraud, imposition and wrong, and to insure to every citizen the benefits of fair dealing where he is in any way prevented or hindered, either through ignorance, inability or other intervening cause. The same governmental security that the buyer has in the purchase of his barrel of fish or flour, or of his hay or lumber, from the laws of inspection or survey, the same security which he has in receiving the bills of a bank or making deposit with a trust company, indeed, the same security which he has from government in any of his transactions of business, he needs in full extent in matters such as are now under consideration.

“The comparative ignorance of the community respecting the entire matter of insurance, the rules by which it is governed, and all the means of forming a correct judgment of the merits of the different companies, is greater than exists in respect to any other department of business.

“The importance of insurance, and the peculiar facilities thus afforded for wrong to be done, and fraud to be perpetrated, would seem to mark out the work of insurance as *the* peculiar one of all others needing government supervision and protection.”

#### ANOTHER YEAR OF CONFLAGRATION.

These words have no imaginary significance. Actual facts and figures give them terrible reality. The aggregation of loss and suffering entailed by the fire experiences of 1872, exhibits an appalling magnitude. No epoch in the history of American underwriting ever revealed such startling succession of conflagrations, great and small, noticeably increasing in number, and preëminent in devastation and ruin, as the two most eventful years, 1871 and 1872, and thus far fearfully supplemented in 1873. The daily chapter of fire-losses, ranging from a few thousand dollars upwards, sometimes touching even the millions, has become a stereotyped department of intelligence in completing the constant record of calamity and suffering, both upon land and sea.

The value of property consumed in 1872, though less than in the previous year, reaches an enormous figure. In the role of cities and States, Boston and Massachusetts lead off with the largest aggregate of loss, while others follow with an extraordinary array of destructive fires. The actual losses in Massachusetts, including of course the great November fire in Boston, average for the whole year very nearly a quarter of a million dollars per day; while the average for the entire United States, computed from statistics carefully collated

week by week, exceeds \$493,000 per day, or nearly one hundred and eighty millions of dollars for the year. Of this heavy loss but little more than fifty-five per cent., or about one hundred millions, can be reckoned as covered by *available* insurance, the remaining eighty millions being uninsured, or lost through the failure of Companies to meet their obligations. Considered in all its relations, public and private, it is a fearful record.

Certainly, such experience is freighted with significant lessons, both to the insured and to the insuring. To each alike, the question of safety becomes the great and vital problem. In view of the extraordinary and in most cases honest and unavoidable inability of so many Insurance Companies to meet their losses, and of the unjust resorts practised by a few others in compromising legitimate and equitable claims, it is no wonder that property-owners should desire better guaranty of protection, nor that they should consider themselves possessed of some rights which insurance officials, especially adjusters, are bound to respect.

In consideration of the enormous hazards of the business of insurance, it is no wonder, on the other hand, that underwriters should demand remunerative rates as an equitable guaranty of protection to themselves, as well as to their patrons. As a basis of mutual interest and security, the demand is right; but as the price of incompetence, mismanagement and avarice, never. The costly lessons of 1871 gave timely and impressive warning. Those of 1872 are still more imperative and significant. The much needed reforms initiated under the teachings of the former, were comparatively ephemeral and fruitless. If those suggested and inspired by the latter shall gain prestige and permanency, a great public benefit will have been secured.

### THE GREAT FIRES IN BOSTON.

The last Annual Report recorded one of the most disastrous of all the great fires of the past. The present contains the unwelcome record of another, which, though less destructive, will ever rank among the greatest fires of the century. Boston and Chicago will be remembered as the synonyms of appalling disaster and ruin. The startling experiences of No-

vember, 1872, in the former, and of October, 1871, in the latter, have indelibly stamped their fiery impress upon the history of the age. In the magnitude of their calamitous results, both assume national interest and importance. But in their local relations and effects they possess a fearful significance, realized and felt by none so keenly, as by the helpless victims who, in a brief moment or hour, were robbed of the treasured products of patient hands and toiling years, and suddenly reduced by scores from fortune and competence to comparative poverty, if not to absolute want.

And so "Saturday evening, November 9, 1872, has passed into the history of Boston, and will long darken its pages, even as September 2, 1666, startles the reader of the annals of London, and as October 7, 1871, chills the chronicler of Chicago's trials." \* Yet in the very midst of her great calamity, and with the still vivid memory of her sixty-five or seventy acres of crumbling walls and smouldering ruins, involving nearly one thousand business firms, and the utter loss of more than seventy millions of commercial and other values, Boston has manifested from first to last a dignified courage and heroism, and an indomitable perseverance and energy, rarely ever witnessed in similar ordeals. Resolutely and rapidly her desolated area already yields to the magic of such heroic influence and power, its ruins giving place to broader streets and better structures than ever before graced its territory. These, combining private convenience and public utility with elegance of design and durability of material, will give new attraction and prestige to the metropolis of the Commonwealth.

The whole history of the fire, the character of the buildings destroyed, the delay in giving the alarm, the rapid spread of the flames, the lack of water and other facilities for their prompt extinguishment, the management of the fire department, and other kindred topics have been so fully canvassed, that little remains to be added here. To some of these causes, if not to all, as well as to others which ought not to have existed, must be attributed a large share of the immense destruction of property. The fire department, promptly aided

\* Conwell's History of the Great Fire.

by the authorities and citizens of other municipalities, struggled manfully and courageously with such means as were at their disposal ; but for a night and a day, the fire-fiend was master of the field. On this point the investigating commission appointed by the city council say : "In the most important element of a fire department—in its men—Boston has the best material. Words fail to describe the courage and devotion of our firemen. No battle-field ever witnessed nobler heroism than was seen in our streets. The story of the fire, as told simply and truthfully by the engineers, is a story of hardships endured and dangers braved in obedience to duty."

Of the organization and equipment of the Boston fire department, differences of opinion will exist ; but to this deserved tribute we feel justified in adding, that to the department and its auxiliaries preëminently belongs the credit of having controlled and extinguished the sweeping conflagration of the ninth and tenth of November. It did not die out, as some have supposed and asserted, for want of material to burn ; but by the heroic efforts of indomitable firemen, it was effectually conquered while yet there remained large and densely packed areas of combustible buildings and more combustible merchandise, possessing immense values, within the very grasp of the destroyer.

The defective and dangerous architecture which formed a distinctive feature of the district burned over, had not escaped criticism and notoriety. Next to the delay in the arrival of fire apparatus, the uncontrolled spread of the conflagration is principally attributed by the commission before cited, "to the general faulty construction of the buildings, and especially to the exposure of timber to the flames at a height which could not be reached by water,—an exposure which would deserve condemnation even at a lower level. The dangers arising from this mode of building were greatly aggravated by the narrowness of the streets, and by the great height of the buildings. This danger had been foreseen, and our calamity had been foretold both here and abroad."

In this connection, a remarkable and almost prophetic incident deserves record. Only a few hours prior to the occurrence of this great fire, the Massachusetts Commissioner was

completing in Liverpool his official examinations of the financial status of English Insurance Companies doing business in the United States. In his interviews with Mr. Henry Thomson, the Resident Secretary of the Liverpool and London and Globe Insurance Company, and Mr. John H. McLaren, Manager of the Royal Insurance Company, both ranking among the most able and sagacious underwriters in England, those gentlemen, with singularly prophetic foresight, reminded him that the next great fire of the century might be looked for in Franklin and Devonshire Streets and their surrounding localities in Boston! Startled at the prediction, the writer sought explanation. They had recently procured perfect and elaborate plans of several American cities, showing streets, lanes, alleys and structures, with their surroundings and exposures, as well as their means of protection against fire. Their inferences, particularly in reference to Boston, were inevitable, prompting a large and speedy cancellation of risks, which would probably have taken effect had the fire-fiend delayed his coming.

Another warning not less remarkable was published in Boston, as early as 1871, by Mr. Joseph Bird, whose thirty-five years' observance of fire experiences had fully warranted such prediction. The city fire department, through its chief and other officials, had also long and earnestly protested against the prevailing system of construction and the notorious disregard of proper facilities for protection. Strange as it may seem, too, the managers of several Insurance Companies, whose offices were within a stone's throw of the "burnt district," some of whom were ruined by insuring within its limits many times the amount of their entire capital, were, by their own confessions, cognizant of the dangerous risks thus recklessly assumed. Yet warnings were unheeded and impending disaster braved, till the fatal ninth of November precipitated their terrible fulfilment.

Having taken special pains to become personally familiar with the construction of buildings in many of the principal cities of Europe, and with the means in use for their protection against damage by fire, the writer can well appreciate the significance of the following words of Mr. Oakley, to the National Board of Fire Underwriters, of which he is Presi-

dent. Referring to the defective building laws existing in American cities, and to the frequently glaring and outrageous evasions of even moderately strict laws, and also to faulty construction and the use of poor and combustible materials, he very pertinently observes :—

“ Owners of property, builders and architects alike, seem to have been wilfully blind to the immense risks they were imposing upon property by the modern style of building, which, without even beauty or character to recommend it, has obtained in this country. Even the insurance interests, though somewhat alive to the danger, were afraid to assert their knowledge, and decline to insure such buildings, preferring to go with the multitude; the penalty has been paid for this neglect of duty, at a fearful price by us all.

“ The fact is, and we cannot, and do not care to conceal it, our laws upon the subject of the construction of buildings have been too crude, and even those we have not well enforced. In Europe it is different. Not only does the government make proper laws on this important subject, but it enforces them, and in the cities of Paris, Vienna, Florence, Berlin, Amsterdam, Dresden and Madrid, the government maintains a constant and very careful supervision by trained architects over the buildings in process of erection or alteration, no mere politicians, speculative builders, or civilians being allowed to have a voice in the matter. It is a hopeful sign that the public press seems to have awakened to the great importance of this matter, and as the journals of all our great cities have been discussing the question of safety in building, with marked earnestness, it cannot fail to awaken healthful public opinion on this vital subject.”

The American artist, Mr. Powers, writing from Florence, where, during his whole residence of thirty-five years, not a single house has been burnt, makes these suggestions, among others, relative to fire-proof buildings. Expressing the highest respect for the ability and skill of his own countrymen, he adds :—

“ Indeed, they surpass, in the main, all other nations, in this regard. But nevertheless, we have a few things to learn, and among them is how to make, not a house, but a whole city, fire-proof, for no fire-proof house can be made in the midst of highly combustible buildings. Indeed, there is no safe that will withstand the heat of a furnace. The very walls will melt or crumble into dust—if not from inner fires, at least from outer flames. Therefore, to be fire-proof in our own buildings, our neighbors' houses must also be fire-proof; and this calls for municipal laws regulating the material and construction of buildings.”

The recent legislation of Massachusetts designed to secure, under proper inspection, a better class of buildings, and a

more effectual prevention of fire and preservation of life and property, though not in all respects complete, will nevertheless accomplish good results. Progress already achieved in this direction is, of course, a welcome service; but further investigation, with the advantages of practical experience and the aid of competent experts, will greatly facilitate the perfection of reforms so imperatively needed.

This and other important subjects which the conflagration naturally forced upon public attention, were promptly and appropriately commended to the consideration of the Legislature of 1872, by His Excellency the Governor of the Commonwealth, at the Special Session convened for that purpose in response to the request of the municipal government of Boston, and a large number of its most eminent business men. The statutes enacted at that session, and also by the present Legislature, so far as they relate to matters of insurance, are given in full or epitomized in subsequent pages of this Report. But having already submitted to the Legislature, in obedience to its special requirement, a somewhat detailed statement of the results of the Boston fire, it is unnecessary here to communicate anything more than brief general information as modified by later returns.

As usual on the occurrence of great calamities, rumor was everywhere busy and wild with false or exaggerated statements, and in this case grossly misrepresenting losses and impairments, prompted in many instances by imagination, guess-work, or malicious rivalry, and contributing largely to the confusion, uncertainty and injustice, always more or less prevalent in great public excitements. In order to secure reliable data at the earliest practicable moment, and thus relieve as far as possible all existing anxiety and doubt relative to the condition of insurance risks within the precincts of the conflagration, Deputy Commissioner Rhodes, to whose charge, in the absence of the Commissioner, the services of the Department had been for some months entrusted, very wisely and promptly addressed a circular letter to the Companies involved, asking from them the proper and necessary information. The statistics thus obtained were made public in due time, and with good results.

Five or six months have given opportunity for a very com-

plete investigation, and as the result many new facts of interest and importance have been developed. Statements of losses, assets, and other matters of financial import have been revised, and insurance experiences eliminated therefrom have been in some respects materially modified. Some of these present comparisons that may be valuable for future reference.

Of the companies involved in the Chicago fire, one hundred and six were doing business in Massachusetts, with assets amounting to one hundred and twenty-seven millions, their reported losses footing up in round numbers, fifty-six millions, or 44.20 per cent. One hundred and ninety-two companies, as shown by data in possession of this Department, were losers by the Boston fire, their losses, as adjusted, amounting also, by a singular coincidence, to fifty-six millions, with assets aggregating nearly one hundred and fifty-one millions, their average ratio of losses varying but a fraction from 37 per cent.

The losses of twenty-three Massachusetts Companies at Chicago were nearly four and a half millions, their assets amounting to sixteen and a half millions, and their average ratio of loss to 27.27 per cent. As now revised the adjusted losses of fifty-two Massachusetts Companies, by the Boston fire, aggregate nearly thirty-five and a half millions, in sums ranging from \$425.00 to nearly \$2,820,000, with assets amounting to twenty-three and a half millions, showing a deficit of nearly 34 per cent.

Thirty-nine Companies doing business in Massachusetts, three of them Home Companies, were rendered insolvent by the Chicago fire. Thirty-two Companies were compelled to close their doors in consequence of losses by the Boston fire, twenty-six of them Massachusetts Companies, viz.: four Mutuals and twenty-two Joint-Stock, leaving only eleven survivors of the latter class.

As the twenty-six Home Companies went into the hands of receivers appointed under the laws of the State, and are fast closing up under their administration, the results accruing therefrom possess more than ordinary interest, because of the persistent attempt of self-interested parties to defeat the authority of the Commonwealth, by filing petitions in bank-

ruptcy before the District Court of the United States. Such procedure was had with disastrous results in the case of the Independent, of Boston, made bankrupt by the Chicago fire, and would have been repeated in this instance but for the timely and judicious action of Hon. Benjamin F. Butler, who secured from Congress a prompt amendment of the bankrupt law, providing, in effect, that proceedings duly commenced against insolvent Insurance Companies before State Courts, for the purpose of winding up their affairs, shall be deemed valid when instituted prior to proceedings in bankruptcy. The amendment is cited in form in our review of Recent Legislation, given in this Report.

When this ill-advised and unjust attempt to bar the enforcement of the state laws was initiated, the receivers, laboring faithfully for the interests of policy-holders, had already made great progress in the conversion of assets into cash, and in other measures looking to early settlements, and in some cases were nearly ready to declare their first dividends. These, in a multitude of cases, had been anticipated by needy creditors, who had predicated their business arrangements upon the speedy reimbursement of some portion of their losses. To them the disappointment and delay occasioned by the filing of petitions in bankruptcy were sources of serious embarrassment, and but for the prompt interposition of Congress might have entailed ruinous consequences, to say nothing of unreasonable expenses and vexatious litigation, if not almost indefinite postponement. The solution, however, has proved fortunate and satisfactory. The receivers, realizing the necessities involved, have acted with commendable promptness, promoting thereby not only the interests of the assured, but of the public as well. In rare instances have receiverships been managed with better success, and with so little delay, as thus far evidenced in these cases, one board of receivers, that of the Lawrence Fire of Boston, having already closed their service and rendered their final account. It is, therefore, a pleasure to introduce here the following exhibit of results accomplished up to this date, June, 1873 :—

COMPANY.	Assets.	Liabilities.	Dividends.	Percentage.
Boot & Shoe Manuf. Mut'l Fire, . . . . .	\$18,420 <sup>a</sup>	\$85,986	- -	-
Massachusetts Mut'l Fire, . . . . .	1,348,259 <sup>1</sup>	1,266,525 <sup>2</sup>	884,350 <sup>3</sup>	70 <sup>4</sup>
Mechanics' Mut'l Fire, . . . . .	1,058,049	1,316,869 <sup>5</sup>	592,591	45
Union Mut'l Fire, . . . . .	916,153	1,139,276	410,223	40
Bay State, . . . . .	360,000	388,548 <sup>6</sup>	155,464	50
Boston, . . . . .	666,256	1,234,150 <sup>7</sup>	795,844	33 $\frac{1}{3}$ +10
Boylston, . . . . .	915,196	1,952,500	575,032	30 <sup>8</sup>
City, . . . . .	398,000	707,000 <sup>9</sup>	337,735	40+10 <sup>10</sup>
Eliot, . . . . .	643,228 <sup>11</sup>	1,614,411 <sup>5</sup>	401,872	25
Exchange, . . . . .	263,160	710,000	195,233	30
Firemen's, . . . . .	1,100,000	2,633,530	658,383	25
Franklin, . . . . .	640,508	2,704,214 <sup>12</sup>	398,486	20
Howard, . . . . .	389,748	876,733	284,106 <sup>13</sup>	25+10 <sup>8</sup>
Lawrence, . . . . .	328,072	762,342	299,569	33 $\frac{1}{3}$ +6 $\frac{2}{3}$ <sup>14</sup>
Manufacturers', . . . . .	1,389,634	1,914,811 <sup>15</sup>	647,480	40+20 <sup>8</sup>
Merchants', . . . . .	736,658	2,565,100	492,978 <sup>16</sup>	20
Mutual Benefit, . . . . .	293,437	1,016,604	254,151	25
National, . . . . .	507,617 <sup>17</sup>	1,518,688 <sup>18</sup>	358,106 <sup>19</sup>	30
Neptune, . . . . .	657,095	2,112,398	528,099	25
North American, . . . . .	605,847	978,143 <sup>20</sup>	489,822	50 <sup>8</sup>
People's, . . . . .	768,522	1,137,114 <sup>21</sup>	350,000	45
Prescott, . . . . .	463,904 <sup>4</sup>	732,966 <sup>22</sup>	198,890	30
Shoe & Leather Dealers', . . . . .	520,434 <sup>11</sup>	1,800,000 <sup>23</sup>	428,398	25
Suffolk, . . . . .	238,339	696,243 <sup>24</sup>	195,296	30
Tremont, . . . . .	250,000	688,855 <sup>25</sup>	191,597	30 <sup>8</sup>
Washington, . . . . .	956,586	1,073,417 <sup>26</sup>	787,384	50+25
Totals, . . . . .	\$16,433,122	\$33,626,423	\$10,911,089	-

<sup>a</sup> Members' liability to assessment, \$66,744, now being adjusted.

<sup>1</sup> Including \$871,556, contingent assets. <sup>2</sup> Including \$2,736.53, unpaid dividends.

<sup>3</sup> To June 1st. <sup>4</sup> Another dividend of 20 per cent. will probably be declared in July.

<sup>5</sup> Adjusted losses. <sup>6</sup> Including \$80,000, return premiums. <sup>7</sup> Allowed by the Court.

<sup>8</sup> On adjusted losses. <sup>9</sup> Losses and other liabilities, including 50 per cent. of premiums.

<sup>10</sup> Forty per cent. declared February 15, and 10 per cent. March 25. <sup>11</sup> Par value.

<sup>12</sup> Losses, \$2,336,600; return premiums, \$361,213; sundry debts, \$6,400.

<sup>13</sup> Being 35 per cent. of \$811,732, adjusted claims. <sup>14</sup> On losses and return premiums.

<sup>15</sup> Including return premiums. <sup>16</sup> Being 20 per cent. of \$2,464,890, adjusted losses.

<sup>17</sup> Not including \$223,168, marine premium notes. <sup>18</sup> On \$1,193,688, adjusted claims.

<sup>19</sup> Including \$325,000, unadjusted claims and estimated return premiums.

<sup>20</sup> Adjusted losses, but not including \$27,700 liability prior to Boston fire.

<sup>21</sup> Adjusted losses, \$783,114.27; unadjusted, \$4,000; unearned premiums, \$350,000.

<sup>22</sup> Losses, \$662,966; return premiums, \$70,000. <sup>23</sup> Including \$72,000, return premiums.

<sup>24</sup> Losses and other claims. <sup>25</sup> Fire losses, \$644,855; return premiums, \$44,000.

<sup>26</sup> Adjusted losses, \$1,026,110.91; unadjusted, \$47,305.82.

The assets of the several Companies as here represented, were in some cases so reported by the receivers in their returns to the Court, after excluding doubtful or worthless items. In other instances the amounts are stated as modified by subsequent transactions to present date. The aggregates therefore materially differ from some that were reported soon after the November fire; while also the liabilities are limited as nearly as possible to sums known to be actually due for adjusted losses and other absolute claims. It will be seen that the receivers have already declared dividends ranging from 20 to 75 per cent., and amounting in the aggregate to \$10,911,089, or nearly 33 per cent. of ascertained liabilities, with the assurance, in some cases, of further increase, the Bay State hoping to pay 86 per cent. or upwards, and the Massachusetts expecting soon to reach 90 per cent.

With these favorable results and the settlements made by Companies remaining solvent, it is apparent that of the fifty-six millions of insurance within the "burnt district," not less than thirty-seven millions, or sixty-six per cent., will be paid—a ratio very largely in excess of that realized in the Chicago calamity. But estimating the Boston losses, insured and uninsured, at seventy-five millions, the actual value swept out of existence will then swell up to nearly or quite thirty-eight millions—an amount sufficiently large to paralyze the enterprise of any city or community, unless liberally endowed with elements of unfaltering energy and courage. All these Boston pre-eminently possesses.

#### YET ANOTHER HISTORIC FIRE IN BOSTON.

Before the preceding pages were written, the destructive conflagration of May 30, 1873, had contributed another historic chapter to the fire record of Boston. Rivalling in magnitude all its predecessors of the century, save that of November, 1872, it repeated, in its developments, some of the most suggestive but still strangely unheeded lessons of the latter. The destruction of two or three acres more of buildings, involving, with their contents, an estimated loss of a million and a half of property, insured for upwards of \$1,100,000; becomes, in view of its attendant circumstances and relations, an experience for which there would seem to be

no justifiable excuse, and yet, under the existing system of structure and protection, it is an experience liable to occur at any moment in a score of localities within the city proper.

Perhaps it is too much to assert, that this fire could have been subdued with a tenth part of the loss with which it was attended. But personal observation at the time, and on the spot, leaves us strongly impressed with that conviction. Standing first on Washington Street, nearly opposite the Boylston Market, watching the dense column of smouldering smoke then just rising from the roof of the burning establishment, followed almost instantly by a large volume of scorching flame, and waiting more than half a minute thereafter for the alarm to be sounded from the fire-box at the corner of the market opposite, and afterwards noting also the arrival and application of fire apparatus, both in front, in rear and at other points, not forgetting, either, the peculiar difficulties of the situation, nor the inflammable material so extensively distributed in every direction,—having all these circumstances under personal and critical observation during the first fifty minutes of the fire, conclusions, direct and positive, were inevitable.

That the interior of such a building should have become so thoroughly ignited as to burn with the intensity of a blast furnace, belching out in heavy volumes of smoke and flame, without the lapse of many minutes in gaining such great headway, seems an utter impossibility. That the fire could have thus far progressed, in broad daylight, without the knowledge of occupants, is a very remarkable circumstance. That the flames should have consumed so much *time* as well as property, before any alarm was given, is equally remarkable. That the fire department, though reasonably prompt in putting in its appearance, was somewhat dilatory in commencing *effective* service, is generally admitted. That its direction in the early stages of the fire might have been more successful, is also extensively believed. But it should be remembered that the disposal of the force for the quickest and most effective results, involved difficulties which many fail to comprehend. These difficulties, with the almost if not criminal delay in giving the alarm, go very far in explaining the unfortunate escape of the fire from its original locality.

A careful review of the circumstances attending its progress, only makes still more impressive the demand for radical reforms already so forcibly suggested by the costly experiences of November.

With no intended injustice to the fire department, composed as it is of ready and able men, all earnest for the efficient employment of such facilities as they possess, it may be said, as it is felt, that Boston has reached a crisis which urgently demands improved methods and better appliances in the treatment of fires. Among other suggestions, we venture the following\* :—

*First.*—Prompt alarms, so that the first and always vital moments of a fire may not be lost.

*Second.*—Instant movement of fire apparatus for immediate and active operation, especially in sudden emergencies.

*Third.*—A stronger head of water, with full, abundant and unobstructed supply.

*Fourth.*—The best and most powerful engines, enough of them, and all combining the best possible equipment.

*Fifth.*—A perfect and personal familiarity on the part of chief and assistants with surroundings and approaches, and with passage-ways and other interior construction of buildings, in all exposed and dangerous localities, so that no time be lost in wasting water and strength where no practical benefit can be secured.

*Sixth.*—A paid fire department, composed of skilled, determined and permanent men, in ample number, and inspired with the dash and boldness of a courageous and responsible *esprit de corps*.

*Seventh.*—A fire department invested with prior right of way, and with every requisite authority to command its field of operation.

*Eighth.*—A fire department controlled by the most competent, practical, energetic and undivided authority and direction.

*Ninth.*—A fire department above and beyond the reach of

\* Since these pages were written, the Boston Underwriters have appealed to the city authorities for the adoption of several reforms similar to some of those here suggested; and the Legislature has also promptly enacted a law securing the needed right of way.

demoralization and impairment from political influence and intrigue.

*Tenth.*—Statute law to enforce, as far as possible, the construction of fire-proof buildings, interior as well as exterior, and to compel suitable protection against combustible structures and material now or hereafter inviting conflagration in exposed business centers.

Such are some of the elements and conditions immediately and absolutely indispensable for the protection of the city against sweeping fires. Without them, imminent danger will not cease to impend. Without them, it is morally certain that Boston will not long be able to cover its property with adequate insurance, if perchance it should have any left to be insured. Indeed, some of the best and strongest Insurance Companies are already curtailing their Boston risks, or contemplating refusal of more. No district system of limitation,\* nor other measures yet devised for the security of the assured, will have much practical value in such a state of things. Insurance Companies possessing financial ability and worthy of confidence, will be very likely to seek better protected and more profitable fields.

It has been pertinently observed that if more efficient firemen and fire officials are required, secure them, if they are to be found; and that if the present system is at fault, reform it with all possible despatch. But whatever may be said or thought, most certain is it, that with all their experiences and improvements, their facilities and modes of attack, the fire organizations of many American cities have yet not only somewhat to learn but especially to be better equipped.

Good as our own are, those of a few foreign cities are in some respects much superior. The remark is more or less applicable to each class,—engine companies, hose companies, fire brigades, salvage corps, etc.

But to these no detailed reference need be made in this connection; though of one of the representatives of the latter class, the Fire Patrol of the New York Board of Fire Underwriters, it is but just to add, that its thirty-four years of

\* Boston has just been divided into Fire Insurance Districts, in accordance with the provisions of Section 18 of Chapter 375 of the Acts of 1872. A schedule of district lines will be found under the head of Recent Legislation.

active and successful operation have given it high rank among fire associations on both sides of the Atlantic. Through its influence the similar organizations of Boston, Philadelphia, Chicago and some other cities, were formed, and have rendered valuable service in saving immense amounts of property from the flames. The well-known London Corps was organized by Capt. Shaw, of the London Fire Brigade, after witnessing the effective service of the New York Patrol. Another similar organization is the Liverpool Salvage Corps, whose admirable discipline and operation were witnessed by the writer in a special opportunity tendered for that purpose, through the kindness of the Resident Secretary of the Liverpool and London and Globe Insurance Company. Both this and its London contemporary are among the most efficient organizations of their class in the world. With those of two or three of the continental cities of Europe, they, with the departments to which they are attached, are furnished with the most perfect and complete equipment for the performance of services entrusted to them. These important adjuncts to a well organized and effective fire department, deserve more consideration than they have heretofore received in American cities. It was intended to give in this Report a more complete account of these and other fire organizations and appliances, whose efficiency and operation were witnessed under peculiarly favorable circumstances in a few European cities, but the pressure of other duties compels postponement.

Returning from this partial digression, we have little more to add. The insurance losses by this last great fire, though in some cases heavy, were not sufficient to endanger the safety of Companies involved, although probably absorbing nearly 80 per cent. of the premium receipts on their business in Boston since the commencement of the year. According to our own statistics collated from information furnished by the Companies or their agents, the \$1,136,100 of insurance is thus apportioned. Massachusetts Companies, \$161,000; New York Companies, \$283,000; Pennsylvania Companies, \$178,000; Connecticut Companies, \$86,000; Rhode Island Companies, \$17,400; Foreign Companies, \$312,000; all others, \$98,700. In many cases these amounts will be materially reduced by salvages and adjustments.

It was most fortunate that the fire occurred in daylight ; otherwise it might have precipitated scenes of widespread suffering and ruin. When it is remembered that without reform and improvement, immediate and thorough, such scenes are momentarily liable to occur, the responsibility of unnecessary delay becomes inexcusable and wicked.

#### RECENT LEGISLATION.

The excited and indiscriminate censure of Insurance Companies which were unable to meet the crisis precipitated by the Boston fire of November, was quickly followed by a mass of new legislation affecting insurance interests, much of which has proved timely and practical. That misapprehension should have existed ; that old and honored Companies, as well as younger and less experienced competitors, should have been in some cases unjustly criticised ; and that unwarranted conclusions should have sometimes gained favor and acceptance, were but the natural results of undue prejudice and haste.

In this condition of things, the Legislatures of 1872-73 found themselves involved in the consideration of difficult and complicated problems of insurance. As the result, several new and very satisfactory enactments have found place among the insurance laws of the State. If in others mistakes have occurred, experience and better judgment will in due time apply the proper remedy. So important and radical as much of the legislation referred to has proved to be, the following *résumé* of its more notable features will not be inappropriate to these pages, especially as matter of departmental record and of interest to the insurance community.

Prior to the Special Session of the Legislature of 1872, Massachusetts had no general insurance law for the organization of Insurance Companies, incorporation under special charters frequently varying in form and privilege to suit the particular wishes or interests of petitioners, having been the established procedure. As already intimated, the November fire directed attention to this subject, and the Special Session of December following has the credit of enacting, among others, a Statute (Chapter 375), "To authorize the Formation of Insurance Companies, and for other Purposes."

The principal objects of this act were : first, to provide for the organization of such Companies without the necessity of special legislation ; second, to establish a higher financial standard, a very much needed desideratum ; and third, to secure additional safeguards for the protection of policy-holders, a necessity of paramount importance. Accordingly, it sets forth the manner in which a body of men may become an insurance corporation without resort to legislation ; it then treats of the amount of capital stock or funds with which Companies of various classes may organize ; it settles the amount of dividends which may be declared, appoints the way in which any deficiency of capital stock or funds shall be supplied, and imposes various limitations upon the issue of policies of insurance. But the important points of difference between the provisions of this and those of statutes which it supersedes, will be apparent in a further review. Some of these will be of interest, especially to Companies from other States, whether now represented or intending to be represented in Massachusetts.

Section one provides that any ten residents of the Commonwealth associating themselves for the transaction of the business of insurance, shall become a corporation upon complying with subsequent provisions of the act.

Section two specifies the facts to be set forth in this agreement, and provides that the capital stock of a Joint Stock Company insuring against loss or damage by fire, or by fire and lightning only, shall be not less than \$200,000, if the Company is located in Boston, and not less than \$100,000, if located elsewhere in the Commonwealth. If insuring marine or inland risks, either alone, or in conjunction with fire risks, its capital stock shall be not less than \$300,000, if the Company is located in Boston, and not less than \$200,000, if located elsewhere. Until the Regular Session of 1872, there had been no definite provision as to the amount of capital stock required. It was then fixed at \$100,000, which was to be paid up before any contract for insurance could be made, but this provision did not apply to Companies already chartered with a less capital.

SECT. 3. Any mutual fire insurance company may be organized under the provisions of this act with a guarantee capital of not less than one

hundred thousand dollars, and not more than three hundred thousand dollars, divided into shares of one hundred dollars each, and no policy shall be issued by such corporation until the whole amount of the guarantee capital fixed by the articles of association has been paid in in cash, and invested in accordance with the provisions of section thirty-one of chapter fifty-eight of the General Statutes, and chapter twenty-nine of the acts of the year eighteen hundred and sixty-four.

SECT. 4. Any mutual marine and mutual fire and marine insurance company may be organized under the provisions of this act, with a permanent fund of not less than four hundred thousand dollars, subscribed under the provisions of sections thirty-five and thirty-seven of chapter fifty-eight of the General Statutes; and no policy shall be issued by such corporation until one-half said permanent fund has been paid in in cash, which shall be divided into shares of one hundred dollars each. Such corporations may increase said permanent fund to an amount not exceeding one million of dollars.

Here the permanent fund required for all Companies organizing on that basis is double that required by the General Statutes for Companies in Boston alone.

Section 5 provides that the name of any corporation organized under this act must contain the words "Insurance Company," and, if it be a Mutual Company, must contain the words "Mutual Insurance Company"; but no corporation may adopt a name which too closely resembles that of one already existing, or which is likely to mislead the public.

Sections 6, 7 and 8 provide for the calling of first meetings, the choosing of directors and other officers and similar preliminary business.

Section 9 describes the formalities necessary in order to obtain from the Insurance Commissioner and the Secretary of the State a certificate which "shall have the force and effect of a special charter, and be conclusive evidence of the organization and establishment of such corporation."

SECT. 10. No policy shall be issued by a purely mutual company organized under the provisions of this act, until the sum of five hundred thousand dollars shall have been subscribed to be insured and entered on the books of the company; provided, however, that in any town of less than four thousand inhabitants, a company may be organized under the provisions of this act, to insure dwelling-houses, farm buildings and contents only, within the limits of the town where said company is located, and may issue policies when fifty thousand dollars have been subscribed to be insured.

The previous statutes provide that no policies shall be issued by a purely Mutual Fire Insurance Company, until "the sum of \$250,000 has been subscribed to be insured and entered on the books of the Company." A requirement of double the amount to be insured, as a preliminary condition, is in itself an important element of strength.

Section 11 limits the dividends of Mutual Fire Companies having a guarantee capital, and, as amended by chapter 177 of the Acts of 1873, stockholders are entitled to a net semi-annual dividend not exceeding five per cent., if the net profit, after providing for all expenses, losses and liabilities incurred, including a sum sufficient to re-insure all outstanding risks, is sufficient from time to time to pay the same; and if any such dividend is less than five per cent., it must be made up when such net profit becomes sufficient therefor. Three-fourths of the net profit remaining after these dividends are paid must be credited to, and, at the expiration of the policies, divided among the insured, and the remaining one-fourth must be invested as a reserve for the security of the insured; but when this reserve exceeds five per cent. on the amount insured, the whole of the net profits in excess must be divided among the insured at the expiration of their policies. The guarantee fund must be applied to the payment of losses after the exhaustion of other assets, and must be preserved intact, either out of the reserve fund, or by assessments on the contingent funds of the Company. Half of the directors of such Mutual Fire Companies must be elected from the stockholders and the other half may be from the policy-holders. They may insure property in the United States for its full value, purely Mutual Companies being restricted to three-fourths the value by previous statutes.

Section 12 provides that holders of shares in the permanent fund of any Mutual Marine, or Fire and Marine Company shall be entitled to a semi-annual dividend of not more than six per cent., and the makers of promissory notes constituting such fund, to not more than two and one-half per cent., if the net profits are sufficient to pay it, and when these dividends fail they may be made up from future accumulations. Dividends of the remaining net profits may be declared on

premiums on risks terminated during the year, and certificates issued therefor, which certificates shall not be redeemable till after the net profits have accumulated to \$500,000.

Section 13 provides the method of increasing the capital stock of a Joint Stock Company; and as amended by chapter 182 of the Acts of 1873, a Company organized with a capital of \$200,000 for the business of fire insurance, may also engage in a marine business by increasing its capital to \$300,000.

Section 14 establishes the fees to be paid for filing and recording the necessary certificates of organization, &c., in the office of the Secretary of the Commonwealth.

Section 15 permits corporations organized under this act to hold real estate, for the purposes of their business, to an amount not exceeding one-quarter of their cash assets.

Section 16 is of importance to corporations formed *outside* of the State, copies of which have been forwarded to all whose capital stock is below the newly established standard. It reads as follows:—

SECT 16. No insurance corporation or association of any other State or country shall be hereafter admitted to do business in this State, unless it has at least the amount of unimpaired capital stock or funds required of like corporations or associations hereafter organized in this State, located in the city of Boston; and the provisions of this section, relating to capital stock or funds, shall be held applicable to all insurance corporations or associations of any other State or country doing business in this State after the first day of January, eighteen hundred and seventy-four.

Section 17 provides that no Joint Stock Company shall declare more than six per cent. semi-annual dividends, but may issue to its stockholders certificates of profits, not including therein premium money on live risks, and these certificates shall constitute an increase of capital stock, and must be certified to the Insurance Commissioner like any other increase of stock.

Section 18 relates to the limitation of fire risks. Under its provisions the local authorities of cities and towns having over four thousand inhabitants are required, before October 1, 1873, to divide such cities and towns into fire insurance

districts, subject to the approval of the Insurance Commissioner. It is provided that "no company or association transacting the business of fire insurance in this Commonwealth shall, after the first day of October, take, or have at risk on property other than dwelling-houses, farm buildings and their contents, in any town, or such fire-insurance district of a city or town therein, an amount exceeding its net assets available for the payment of losses in Massachusetts; and in computing the assets of such company or association, insuring property upon the mutual principle, its premium notes shall be included." When these assets fall below the amount of risks so taken, the Company shall, after due notice to the policy-holder, cancel, or return to the holders the unearned portion of the premium, to an amount equal to the deficit, or it shall effect re-insurance to an equal amount. Sworn statements of the amount at risk in each district, must be laid before the Commissioner, and a fine of \$50 is imposed on the President and Secretary, severally, of any Home Company, or upon any agent of a foreign Company violating these provisions, the agent, upon second conviction, forfeiting his license.

Boston is, so far, the only city which has complied with the provisions of this section. On the recommendation of Mayor Pierce, as early as March, the necessary proceedings were instituted in the Board of Aldermen, and a committee of that Board acting in conjunction with the Assessors' Department have, with great care and discrimination, completed a division of the city into thirty-one fire insurance districts. The work has been approved, and the required plan with full specifications has been duly filed in this Department. The subject is of so much importance to Companies and their agents, as well as to those having property to insure within the limits of the city, Boston having also the largest territory to be districted, that the specifications of the several districts should be here given for their information. They are as follows:—

DISTRICT 1. All that part of Ward One lying within a line beginning at the Harbor Commissioners' line, opposite to the wharf of the Eastern Railroad Company; thence running northerly by said harbor-line to Chelsea creek; thence by the centre of the creek to the centre of the

location of the said railroad; thence by the centre line of said location extended over the wharf of said company to the point of beginning.

DISTRICT 2. All that part of Ward One lying within a line beginning at the Harbor Commissioners' line, opposite to the wharf of the Eastern Railroad Company; thence running southerly by said harbor-line to the centre of Chelsea creek; thence by the centre of said creek to the centre of the location of the said railroad company; thence by the centre line of said location extended over the wharf of said company to the point of beginning.

DISTRICT 3. All that part of Ward Two lying within a line beginning at the Harbor Commissioners' line, opposite the most southerly slip of the East Boston ferry; thence through the centre of said slip and the avenue leading thereto, and through the centre of Eastern avenue, Fleet, North, Blackstone and Clinton streets, and by the centre line of Clinton street extended across Atlantic avenue to the southerly line of the Commercial Wharf Company; thence by the said line to the Harbor Commissioners' line; thence by the said harbor-line to the point of beginning.

DISTRICT 4. All that part of Ward Two lying within a line beginning at the Harbor Commissioners' line, opposite the most southerly slip of the East Boston ferry; thence through the centre of said slip and the avenue leading thereto, and through the centre of Eastern avenue and Commercial streets and the extension of the centre line of Hanover street, over the drops and slips of the Winnisimmet Ferry Company to the Harbor Commissioners' line; thence by said line to the point of beginning.

DISTRICT 5. All that part of Ward Two lying within a line beginning at a point where the centre line of Hanover street extended over the avenue, drops and slips of the Winnisimmet Ferry Company would intersect the Harbor Commissioners' line; thence by such extended street line and the centre of Commercial, North and Blackstone streets, Haymarket square, Haverhill street, the avenue leading to Warren bridge, and the said bridge to the Harbor Commissioners' line; thence by said line to the point of beginning.

DISTRICT 6. All of Ward Three as at present defined.

DISTRICT 7. All that part of Ward Four lying within a line beginning at the centre of Causeway street, at its intersection with Haverhill street; thence by the centre of Causeway, Leverett, Green, Staniford, Temple, Mount Vernon, Park and Tremont streets, Scollay square, Sudbury street, Haymarket square and Haverhill street to the point of beginning.

DISTRICT 8. All that part of Ward Four lying within a line beginning at the junction of Tremont street, Tremont row and Court street; thence through the centre of Court, Washington, Winter and Tremont streets to the point of beginning.

DISTRICT 9. All that part of Ward Four lying within a line beginning at the centre of the crossing of North and Blackstone streets; thence by the centre of North street, Dock square, Washington and Court streets, Scollay square, Sudbury street, Haymarket square, and Blackstone street to the point of beginning.

DISTRICT 10. All that part of Ward Four lying within a line beginning

at the centre of the crossing of North and Blackstone streets; thence through the centre of North street, Dock square, Washington, State, Commercial, Clinton and Blackstone streets to the point of beginning.

DISTRICT 11. All that part of Ward Four, lying within a line beginning at the centre of Washington street, opposite the north-westerly corner of the Old State House; thence by the centre of Washington, Milk, Commercial, and State streets, to the point of beginning.

DISTRICT 12. All that part of Ward Four lying within a line beginning at the junction of Commercial, Milk and India streets; thence by the centre of Commercial and Clinton streets and the line of Clinton street, extended by the southerly line of the Commercial Wharf Company, to the Harbor Commissioners' line; thence, by said line, to the line dividing the dock and property of the Central Wharf and Wet Dock Corporation, from the dock and property of the proprietors of India Wharf; thence, by the extension of said line, to the centre of India street, and, by the centre of said street, to the point of beginning.

DISTRICT 13. All that part of Ward Five lying within a line beginning at the Harbor Commissioners' line, at the point where the line dividing the dock of the Central Wharf and Wet Dock Corporation, from the dock of the proprietors of India Wharf, intersects the said Commissioners' line; thence by the line dividing the property of the said corporations, to the centre of India street; thence by the centre of India, Milk and Oliver streets, and by the centre line of Oliver street, extended over Fort Hill wharf, to the Harbor Commissioners' line; thence by said line to the point of beginning.

DISTRICT 14. All that part of Ward Five lying within a line beginning at the Harbor Commissioners' line, at a point opposite to the end of Fort Hill wharf; thence to the centre of the crossing of Broad and Oliver streets; thence, by the centre of Oliver, Milk and Congress streets, and by the centre line of Congress street, extended over Russia wharf, to the Harbor Commissioners' line; thence by said line to the point of beginning.

DISTRICT 15. All that part of Ward Five lying within a line beginning at the Harbor Commissioners' line, at the point of its intersection by the centre of the location of the New York and New England Railroad; thence by the centre of said location to the centre of Summer street, at its junction with Broad street; thence by the centre of Summer, Devonshire, Milk, and Congress streets, and the centre line of Congress street extended over Russia wharf to the Harbor Commissioners' line; thence by said line to the point of beginning.

DISTRICT 16. All that part of Ward Five lying within a line beginning at the Harbor Commissioners' line, at the point of its intersection by the centre of the location of the New York and New England Railroad; thence by the centre of said location, and the centre of Summer, Bedford, Kingston, Beach, and Federal streets, and Mount Washington avenue, to the Harbor Commissioners' line; thence by said line to the point of beginning.

DISTRICT 17. All that part of Ward Five lying within a line beginning at the junction of Summer, Bedford, and Devonshire streets; thence by

the centre of Summer, Washington, Milk, and Devonshire streets to the point of beginning.

DISTRICT 18. All that part of Ward Five lying within a line beginning at the junction of Summer, Bedford, and Devonshire streets; thence by the centre of Bedford, West, Tremont, Winter, and Summer streets to the point of beginning.

DISTRICT 19. All that part of Ward Five lying within a line beginning at the centre of the crossing of Tremont and Boylston streets; thence by the centre of Tremont, West, Bedford, Kingston, Beach, Washington, and Boylston streets to the point of beginning.

DISTRICT 20. All of Ward Six as at present defined.

DISTRICT 21. All of Ward Eight as at present defined.

DISTRICT 22. All that part of Ward Seven lying within a line beginning at the Harbor Commissioners' line, where it crosses the centre line of Mount Washington avenue: thence by the centre of Mount Washington avenue, Federal, Beach, Albany and Curve streets, Harrison avenue, Dover street and Dover street bridge, to the Harbor Commissioners' line; thence by said line to the point of beginning.

DISTRICT 23. All that part of Ward Seven lying within a line beginning at the Harbor Commissioners' line upon the easterly side of Fort Point Channel, at the point of its intersection with the centre of the location of the New York and New England Railroad; thence by said Commissioners' line to its junction with the line dividing Wards Seven and Twelve near the crossing of Dorchester avenue by the Old Colony and Newport Railroad; thence by said ward line, and the centre of the location of the Old Colony and Newport Railroad, to E street; thence by the centre of E street, and by the centre line of said E street extended, to the Harbor Commissioners' line; thence by said line to the point of beginning.

DISTRICT 24. All of Ward Twelve as at present defined.

DISTRICT 25. All of Ward Ten as at present defined.

DISTRICT 26. All of Ward Nine as at present defined.

DISTRICT 27. All of Ward Eleven as at present defined.

DISTRICT 28. All of Ward Fifteen as at present defined.

DISTRICT 29. All of Ward Fourteen as at present defined.

DISTRICT 30. All of Ward Thirteen as at present defined.

DISTRICT 31. All of Ward Sixteen as at present defined.

These districts are so apportioned as to represent as nearly as possible ten millions of insurable values, exclusive of property exempted by statute from the limitation imposed. The apportionment, it is believed, will fulfil the intention of the Legislature, if it be possible to do so, since the ability of Companies insuring property in Boston to write ten millions of risk within each district, is sufficiently ample for a liberal margin. Upon the basis presented, sixty millions or more of property may be insured within the limits of the "burnt dis-

trict," and whenever the insurable values shall exceed the financial ability of Companies to write therein, a modification of district lines will easily remedy the difficulty. But this can hardly become necessary within the next three or four years, if indeed so soon.

The concluding sections of the act under consideration secure to any existing Mutual Fire Company, the privilege of acquiring a guarantee capital; compel the issuance of policies within one year after organization; and affirm the right of the Legislature to dissolve any corporation so framed.

In looking over this law, it will be seen that the aim throughout has been to give greater protection to the assured. To this end the required amount of capital stock or funds has been greatly increased, in one class quadrupled (as in the case of Mutual Marine Companies organized outside of Boston). A large permanent fund, or guarantee capital is allowed Mutual Companies, and is to be kept intact until all other cash funds are exhausted, and is, when reduced, to be replaced from the first accumulation of net profits, or by assessment on the contingent funds of the Company. Policies cannot be issued by Mutual Marine, or Mutual Fire and Marine Companies, until at least half of the permanent fund of \$400,000 has been paid in in cash. Dividends by Mutual Fire Companies with a guarantee capital are limited, and the profits in excess thereof, to the amount of five per cent. on property insured, are to constitute a reserve fund to be applied to the payment of losses. In Joint Stock Companies, the profits not required for the payment of the semi-annual dividend of six per cent., exclusive of reinsurance fund and after providing for all expenses, losses and other liabilities, are to be added to the capital stock, and certificates of the same issued to the holders thereof. Many other provisions tending to a better system of financial security might be cited, but these are sufficiently indicated in the review already given.

We come now to the insurance legislation of 1873, suggested in large measure by the experiences of 1872. An unusual number of bills, many of them involving interests of great importance, were patiently and intelligently considered by the Joint Committee on Insurance, whose decisions and recom-

mendations, whether favorable or adverse, were in every instance sustained by the Legislature.

One of its most important enactments (chapter 141) relates to the taxation of Insurance Companies. The first section of this act imposes a tax of one per cent. "on all premiums received during the year, for insurance, whether in cash, or in notes absolutely payable, and one per cent. on all assessments made upon policy holders." This applies to all Home Companies except Life Companies, and those incorporated with a specific capital, by special charter. The latter are exempted from this tax as an offset to the franchise tax already imposed on them. The next section is as follows :

SECT. 2. Every fire, marine, fire and marine and other insurance company, corporation, association or partnership, which is incorporated or associated by authority of any other State of the United States, shall, as hereinafter provided, annually pay a tax or excise upon all premiums charged or received on contracts made in this Commonwealth for the insurance of property or interests therein, or received or collected by agents in this Commonwealth, at the rate of two per centum, and at such greater rate, if any, as shall be equal to the highest rate imposed during the year by the laws of such other State upon insurance companies incorporated by authority of this Commonwealth, or upon their agents when doing business in such State.

The third section relates only to Life Insurance Companies, and is therefore omitted in this Part of the Report.

SECT. 4. Every fire, marine, fire and marine, and other insurance company, corporation, association or partnership, incorporated or associated under the laws of any government or state other than one of the United States, shall, as hereinafter provided, annually pay a tax of four per centum upon all premiums charged or received on contracts made in this Commonwealth for insurance, or received or collected by agents in this Commonwealth: *provided, however*, that whenever it is made to appear to the satisfaction of the tax commissioner that any such company, corporation, association or partnership has, during the whole term for which the tax is to be assessed, kept deposited with the insurance or other departments of any state of the United States, or in the hands of trustees, resident in, and citizens of, such states, for the general benefit and security of all policy-holders residing in the United States, securities approved by the insurance commissioner, of the value of two hundred thousand dollars; which have been at all times available for the payment of losses in this Commonwealth, the tax upon the premiums of such company, under this section, shall be assessed at the rate of two per cent. The certificate of

the insurance commissioner may be received by the tax commissioner as sufficient evidence that such securities have been so deposited.

This section, as will be seen, repeals section eight of chapter 325 of the Acts of 1872, by substituting a tax of two per cent. on all premiums, for a tax on the amount which was necessary to be invested in the State, in order to relieve a Foreign Company from a premium tax.

The next six sections relate to the method of assessing these taxes, and to the penalties for failure to comply with the law. In determining the amount of tax payable, unused balances on notes taken for premiums, sums paid for return premiums on cancelled policies, and sums paid for reinsurance are to be deducted from the full amount of premiums and assessments. The same fines, obligations, prohibitions, &c., are imposed in this State on Companies organized in other States, as are imposed in such other States on Massachusetts Companies, and these are to be enforced by information brought by the Attorney-General, in the Supreme Judicial Court, at the request of the Insurance Commissioner. The secretary of any Home Company, and the General Agent of every Company from abroad, are required to make a sworn return, in November of each year, setting forth the amount insured by them, the premiums received and the assessments collected by them or by their authority, for each Company, and also the amount claimed as a deduction therefrom. From these statements, and such other evidence as he may obtain, the Tax Commissioner is required to assess the taxes prescribed, and give notice to the Company of the amount so determined. These taxes are due on the twelfth of December, and bear interest at twelve per cent. thereafter until paid. Any Company or agent neglecting to make this return will forfeit \$25 for the default, and failing to make the return, after notice, is subject to a further penalty of \$500, and is liable to be enjoined from doing further business in the State. Any corporation whose agent or officer knowingly makes a false return, is liable to a penalty of not less than \$500, or more than \$5,000, which may be recovered by an action of tort, brought at the instance of the Treasurer and Receiver-General. Any Company or agent may also be enjoined

from doing business in the State until the amount of taxes with twelve per cent. interest has been paid.

The next two sections relate to bonds, and as the matter is a source of so much misunderstanding and embarrassment, both on the part of Companies and those who represent them, we quote the two :—

SECT. 11. No person shall, as agent of any insurance company, corporation, association or partnership, not incorporated or associated under the laws of this Commonwealth, make or procure to be made any insurance in this Commonwealth, until he has given a bond to the treasurer and receiver-general of the Commonwealth, with sufficient sureties, to be approved by said treasurer, in the sum of two thousand dollars, with condition that he will make all the returns, and pay all taxes, fines and penalties, which, by the provisions of this act and of any other laws of this Commonwealth, he is or shall hereafter be required to make and pay, according to the requirements of such laws. Any person making insurance, or causing or procuring insurance to be made, in violation of the provisions of this section, shall be liable to pay a fine of not exceeding one thousand dollars: *provided, however*, as to agents in this Commonwealth of life-insurance companies incorporated or associated by authority of any state or government other than this Commonwealth, that such agent or agents only of such life-insurance companies shall give the bond required by this section as are not accountable to any agent in this state for premiums received.

SECT. 12. If at any time the treasurer and receiver-general shall become satisfied that any bond already filed with him under the provisions of this or any other law of this Commonwealth, by any agent or general agent of any insurance company, corporation, association or partnership, has become insufficient as a security, whether from death, removal from the state, or pecuniary insufficiency of the sureties, he shall require such agent to file a new bond with another surety or sureties with like conditions. The same penalties and prohibitions shall apply to any agent, general agent and company, corporation, association or partnership failing, for the space of ten days after notice, to file such new bond, as are or shall be provided by law, for failure or neglect to file the original bond.

It will be observed that the Insurance Department has *nothing whatever* to do with the adjustment and acceptance of bonds. These are issued by the Treasurer and Receiver-General of the Commonwealth, and when accepted *by him* and certified to this Department, the necessary certificates of license will be issued, no certificate of license being legal without such acceptance. It will be apparent, therefore, that much delay and trouble will be prevented, if correspondence

relating to bonds be addressed to the Treasurer and Receiver-General, who alone possesses authority in that connection.

As in every department of business, so in the business of insurance, there are those ready and willing to violate law and incur penalties for the sake of pecuniary gain. Unauthorized and irresponsible persons, pretending to be agents, have easily collected in various parts of the State sums of money for alleged premiums, the promised policies never making their appearance. To prevent, as far as in its power, this species of swindling, this Department has been compelled to refuse certificates of license to agents in all cases, except those in which applicants are officially recognized or appointed by Companies or by their proper representatives.

There are also some Insurance Companies quite willing to descend to the same resort in States where they have no authority to do business. These, in most cases, are financially weak, and often unworthy of public confidence. Some such Companies clandestinely evade the laws of Massachusetts and impose upon its people. Instances not unfrequently occur, in which parties insuring in such Companies, and suffering loss by fire, have found their policies worthless, or the trouble and expense of litigation in other States so great as to compel the abandonment of their claims, there being no recourse in such cases through a Massachusetts Court, and the Companies themselves having no attachable property in the State, and frequently nowhere else. Every Company worthy of credit can readily secure legal permission to insure property within the State, and citizens desiring insurance can easily ascertain the condition of every Company so authorized. Any person soliciting or negotiating insurance for a Company which has not complied with the laws of the State, is liable in a fine of one thousand dollars for each policy so issued.

In order to render the existing law on this subject more effective, and better secure the public against the fraudulent operations of persons practising such imposition, the Legislature of 1873 has placed the following exactment upon its statute book :—

## [Chapter 142.]

## AN ACT for the prevention of Fraudulent Insurance.

*Be it enacted, &c.:*

SECT. 1. When a person is convicted of violating any laws regulating the negotiation of contracts of insurance, or the placing of insurance risks in companies not authorized to transact the business of insurance in this Commonwealth, and is sentenced to pay a fine therefor, the person or persons upon whose complaint such conviction is had, shall receive one-half of the fine so paid: *provided*, that nothing contained in this section shall apply to any case in which the insurance commissioner or his deputy is the complainant.

For the information of property-owners and others, a complete list of all persons and firms authorized to act as insurance agents or brokers, with the names of Companies legally represented, in Massachusetts, will soon be published. As it is the wish of all honorable representatives of the insurance interest that the business shall be legitimately conducted, they can do much to preserve its integrity, and protect the public, as well as themselves, by discountenancing law-breakers. The general agents of some Companies, much to their credit, refuse to accept risks from persons not authorized as agents or brokers. Any general adoption of such practice would effectually relieve the fraternity from fraudulent pretenders.

Another of the acts of 1873 (chapter 167,) authorizes the formation of Companies to insure against loss or damage by breakage of plate-glass. This is the first act of the kind in Massachusetts, and is in keeping with the general insurance law of 1872, which provides for the organization of Companies without special legislation. The first section reads thus:—

“Any ten or more persons, residents of this Commonwealth, who shall have associated themselves together by an agreement in writing, as set forth in section two, chapter three hundred and seventy-five, of the acts of the year one thousand eight hundred and seventy-two, with the intention to constitute a corporation for the purpose of transacting the business of insurance of plate-glass against loss or damage by breakage, local or in transit, shall become a corporation upon complying with the provisions of sections five to nine inclusive, of chapter three hundred and seventy-five of the acts of the year eighteen hundred and seventy-two, and shall remain a corporation, with the powers, rights and privileges, and subject to the duties, liabilities and restrictions set forth in the general laws which

are or may be in force relating to insurance companies, so far as the same are applicable to this class of insurance."

The second section of the act provides that a Company of of this class may commence business when it has a capital of \$50,000 paid in in cash, that being deemed ample, as the risks, though numerous, are small. The third section extends the same liberty to Companies from other States, both they and their agents being otherwise subject to the usual conditions. No Company has yet organized under this law; but one or two from other States are contemplating a compliance with its provisions.

Heretofore all licenses issued to insurance brokers have expired by law on the 31st of March, annually, irrespective of their date of issue. The law as now modified by chapter 164 of the present year, permits their extension one year from date.

The charters of several Mutual Fire Companies expiring by limitation, have been renewed by the present Legislature, viz.: The Annisquam, of Gloucester; the City, established in Roxbury; Citizens', of Brighton; Lynn Mutual; Merrimack, of Andover, and the South Danvers.

The only remaining legislation of 1873, which requires mention here, is the act to establish a "Standard Form for Insurance Policies." As Companies are required to file in this Department copies of policies now used by them, it is proper that this "Form" should be furnished to them, and as all will receive this Report, it can be placed before them in no better way than in this connection. Any Company adopting this form of policy, which is permissive under the provisions of the act, will of course perceive that terms or conditions of contract other than those prescribed therein, are to be in writing. We cite the entire act, as follows:—

[Chapter 331.]

AN ACT to establish a Standard Form for Insurance Policies.

*Be it enacted, &c., as follows:*

SECT. 1. Any insurance company authorized to issue policies in this Commonwealth may print upon their policies the words "Massachusetts

Standard Policy," provided that the printed parts of such policies are in the following form and language, and that all other provisions of said policies, except as provided in section two, are in writing:—

The	Insurance Company, of	
in consideration of	dollars, insures	Premium.
to the amount of	dollars,	Amount insured.
on		Property insured.

Bills of exchange, notes, accounts, evidences and securities, of property of every kind, books, wearing apparel, plate, money, jewels, musical instruments, medals, paintings, sculpture and curiosities are not included in said insured property, unless specially mentioned.

Said property is insured for the <i>term</i> of	Term.
beginning on the                      day of                      in the year	
one thousand eight hundred and                      at noon, and continuing	
until the                      day of                      in the year one thousand eight	
hundred and                      at noon, against all loss or damage	
by <i>fire</i> , originating in any cause except invasion, foreign	Perils insured
enemies, civil commotions, riots, or any military or	against.
usurped power whatever; the amount of said loss or damage to be estimated according to the actual value of the insured property at the time when such loss or damage happens, but not to include loss or damage caused by explosions of any kind, unless fire ensues, and then to include that caused by fire only.	

This policy shall be <i>void</i> if any material fact or circumstance stated in writing has not been fairly represented by the insured,—or if the insured now has or shall hereafter make any other insurance on the said property without the written assent of the company,—or if, without such assent, the said property shall be removed, unless such removal shall be necessary for its preservation from fire,—or if, without such assent, the situation or circumstances affecting the risk shall, by or with the advice, agency or consent of the insured, be so altered as to cause an increase of such risk, the non-occupancy of the premises insured or containing the property insured not being deemed, however, to cause such increase,—or if, without such assent, the said property shall be sold, or this policy assigned, or if the insured shall make any attempt to defraud the company,—or if gunpowder or other articles subject to legal restriction shall be kept in quantities or manner different from those allowed or prescribed by law,—or if camphene, benzine, naphtha, or other chemical oils or burning fluids shall be used by the insured on the premises insured, except that what is known as refined petroleum, kerosene or coal oil, may be used in stores or dwellings for lighting.	Matters avoiding policy.
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If the insured property shall be exposed to loss or damage by fire, the insured shall make all reasonable exertions to save and protect the same.	Assured to protect property in case of exposure to fire.
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In case of any loss or damage under this policy, a <i>statement</i> in writing, signed and sworn to by the insured, shall	Statement of insured in case of loss.
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be forthwith rendered to the company, setting forth the value of the property insured, the interest of the insured therein, all other insurance thereon, the purposes for which and the persons for whom the building insured, or containing the property insured, was used, and the time at which and manner in which the fire originated, so far as known to the insured. The company may also examine the books of account and vouchers of the insured, and make extracts from the same.

In case of any loss or damage, the company, within sixty days after the insured shall have submitted a statement, as provided in the preceding clause, shall either pay the amount for which it shall be liable, or replace the property with other of the same kind and goodness,—or it may, within fifteen days after such statement is submitted, notify the insured of its intention to rebuild or repair the premises, and shall thereupon enter upon said premises and proceed to rebuild or repair the same with reasonable expedition. It is moreover understood that there can be no abandonment of the property insured to the company, and that the company shall not in any case be liable for more than the sum insured, with interest thereon from the time when the loss shall become payable, as above provided.

If there shall be any *other insurance* on the property insured, whether prior or subsequent, the insured shall recover on this policy no greater proportion of the loss sustained than the sum hereby insured bears to the whole amount insured thereon. And whenever the company shall pay any loss, the insured shall assign to it, to the extent of the amount so paid, all rights to recover satisfaction for the loss or damage from any person, town or other corporation, excepting other insurers; or the insured, if requested, shall prosecute therefor at the charge and for the account of the company.

This policy may be *cancelled* at any time at the request of the insured, who shall thereupon be entitled to a return of the portion of the above premium remaining, after deducting the customary monthly short rates for the time this policy shall have been in force. The company also reserves the right, after giving written notice to the insured, and tendering to the insured a ratable proportion of the premium, to cancel this policy as to all risks subsequent to the expiration of ten days from such notice.

If this policy shall be made payable to a mortgagee, no act or default of the insured shall affect such mortgagee's right to recover in case of loss: *provided*, that he shall, on demand, pay according to the established scale of rates for any increase of risks not paid for by the insured, and shall, if the company shall elect upon the happening of a loss to pay him the whole amount secured by this mortgage, assign to the company, upon such payment, his said mortgage, together with the note and debt thereby secured, and all other securities held by him as collateral for the same.

In case any difference of opinion shall arise as to the rights of the parties under this policy, the subject thereof shall be referred to three disinterested men, the company

Payment of loss to be made within sixty days after proof, unless company elects to replace or repair.

Apportionment of loss in case of other insurance.

Insured to assign to company claims against third parties.

Cancellation of Policy.

Rights of parties in case the policy is made payable to a mortgagee.

Differences to be submitted to referees.

and the insured each choosing one out of three persons to be named by the other, and the third being selected by the two so chosen, and the decision of a majority of said referees shall be final and binding on the parties.

*In witness whereof* the said company has caused this policy to be signed by its president and countersigned by its secretary this                      day  
of                      in the year one thousand eight hundred and

*President.*

*Secretary.*

SECT. 2. The provisions of the preceding section shall not prevent any company from printing on or in any policy so to be designated as "Massachusetts Standard Policy" the name, location and date of incorporation of the company, the amount of its capital stock, the names of its officers and agents, and the number and date of the policy; and shall not prevent the use of printed forms of description and specification of the property insured under said policies; nor, in case any such policy is issued through any agent of such company, shall said provisions prevent the company from printing on or in any policy the following words: "This policy shall not be valid until countersigned by the duly authorized agent of the company at                      ."

SECT. 3. Any insurance company, and any agent of any insurance company, or any person soliciting insurance, who shall issue any policy of insurance not conforming to the provisions of this act, which shall contain on or in such policy the words "Massachusetts Standard Policy," or any other similar designation, shall for each offence forfeit and pay to the use of the Commonwealth one thousand dollars, to be sued for and recovered with costs, in the name of the Commonwealth, in an action of tort.

SECT. 4. Any insurance company, and any agent of such company or other person soliciting insurance, who shall, after July first, eighteen hundred and seventy-three, issue or deliver any policy of insurance against loss or damage by fire, differing as to any of its printed words from the form set forth in this act, shall first file with the insurance commissioner a copy of the printed form of contract or policy intended to be thereafter used and issued by said company, agent or person in this Commonwealth, and thereafter in case of any change in such printed form, a statement thereof shall also be filed with the insurance commissioner prior to the use of a form containing such change in printed words, and any company, agent, or person failing or refusing to comply with the provisions of this section, may be enjoined on complaint of the insurance commissioner from issuing any more policies of insurance in this Commonwealth. And, upon a request made by the secretary of any incorporated board of trade, chamber of commerce, or corn exchange, said insurance companies, agents, or persons shall furnish them, through the insurance commissioner, with copies of the printed forms of policy used or issued by them respectively in this Commonwealth, and of all changes made in such forms as above provided.

SECT. 5. It shall be the duty of the insurance commissioner to keep such forms of contract or policy of insurance, and changes therein, in a book provided for such purpose, and also to examine such forms, and to note in said book, in a convenient manner for reference, the material variations of such forms from the form set forth in this act, which book shall be open to the inspection of the public, at the office of the insurance commissioner. Said insurance commissioner shall furnish a copy of such variations to any person applying for the same, and may charge a fee not exceeding one dollar for each such service; provided such service shall be performed in his individual capacity, and that the Commonwealth shall not assume any responsibility therefor.

SECT. 6. Any policy of insurance issued or delivered in this Commonwealth in violation of any of the provisions of this act, shall nevertheless be binding upon the company issuing the same.

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Having completed our review of the extraordinary mass of legislation prompted mainly by the results of the great November fire, we have now but one more item to add in the same connection as affecting insurance interests then or hereafter likely to be involved. The amendment of the bankrupt law by congress, as mentioned on a previous page, proved a very important and beneficial proceeding, especially to the creditors of insolvent Companies, and therefore appropriately closes this paper. It is in this form:—

“Whenever a corporation created by the laws of any state, whose business is carried on wholly within the state creating the same, and also any insurance company so created, whether all its business shall be carried on in such State or not, has had proceedings duly commenced against such corporation or company before the courts of such state for the purpose of winding up the affairs of such corporation or company, and dividing its assets ratably among its creditors, and lawfully among those entitled thereto prior to proceedings having been commenced against such corporation or company under the bankrupt laws of the United States, any order made or that shall be made by such court agreeably to the state law for the ratable distribution or payment of any dividend of assets to the creditors of such corporation or company, while such state court shall remain actively or constructively in possession or control of the assets of such corporation or company, shall be deemed valid, notwithstanding proceedings in bankruptcy may have been commenced and be pending against such corporation or company.

## JUDICIAL DECISIONS.

Among other results of the insurance experiences of 1872, many new and important questions affecting private and corporate rights have arisen, both in law and equity. For their settlement numerous appeals have been made to the Supreme Judicial Court of the Commonwealth, and several decisions relating chiefly to the business of mutual insurance and the vexatious matter of assessments have already been rendered, some of them of great importance as determining the rights and obligations of both parties in policy contracts; Attorney-General Train or Assistant-Attorney Colburn in most cases representing the Commonwealth. Other questions still remain for adjudication; but from those thus far disposed of, we cite a few of the more important.

In cases growing out of the settlement of the affairs of the Union Mutual and the Massachusetts Mutual Insurance Companies, and involving the liability of policy-holders to assessment under certain conditions, the Court has decided,—

That neither the expiration of the policy nor its cancellation releases the holder from liability to assessment on the deposit note for losses which occurred while he was a member of the Company.

That members only are liable to assessment; those who have neither taken the policy, nor signed any deposit note, nor paid any premium, cannot properly be included in the assessment.

That the liability to assessment at any time is measured only by the amount of losses for which the Company is then responsible, and is not apportionable according to the ratio of time of the expired and unexpired term of the policy.

That the assessment cannot be reduced, or any part of it withheld, to provide future indemnity for members who have not already suffered loss.

That the contract of the corporation with its members does not permit a member's claim for losses to be set off against his portion of the assessment.

That the accruing profits remain as absolute funds of the corporation, pledged to the payment of losses, until by expiration or cancellation of the policy, its holder becomes

entitled to draw his share diminished by his proportion of the losses.

That members are entitled to a dividend only of such profits as remain, or are shown upon a valuation of their policies at the termination of their membership.

That acts of policy-holders which might enable the corporation to defend against claims for losses, do not necessarily relieve such parties from liability to assessment as members.

And that where there had been absolute alienation of the property insured and the policy had been transferred to the alienee, the transfer assented to and entered or recorded upon the books of the Company, and the policy thus transferred, delivered to, and accepted by the purchaser, he thereby became the insured, a member of the Company and liable to all assessments for losses or debts occurring after such transfer and acceptance, provided the deposit note or the full amount of premium and deposit had been paid.

Upon questions involved in the settlement of the affairs of the Mechanics' Mutual, of Boston, the Court has decided,—

That the statute liability of the members as corporators cannot be availed of to raise money for the repayment of unearned premiums. An assessment for that purpose is void.

That cancellation of the policy does not release the policy holder from assessment for losses which occurred while he was a member of the Company, if made within two years.

And that the assessment must be laid "in proportion to the premium and deposit," and cannot therefore be graduated by the age of the policy.

Among the Mutual Companies which were compelled by the results of the Boston fire to assess their policy-holders, was the Dorchester Mutual Fire Insurance Company, which made a heavy demand (eighty-five per cent.) upon its so-called deposit notes. Certain policy-holders deeming the claim excessive, petitioned, as they supposed was their right, to have the call or assessment examined by the Court, for the purpose of determining its propriety and legality. The Company, in response, denied the right of the Court to institute such examination, claiming that the deposit notes upon which the call was made were its *absolute* funds, and therefore not subject to the examination asked for. The following rescript has been rendered by the Court,—

NOTE.—Since this Report was printed we have received the *full* opinion of the Supreme Judicial Court relative to the case of the Dorchester Mutual, referred to on page xlv, from which we make the following extract for the information of parties interested:—

“ We are of the opinion, that while the statute does apply to the liability of members upon deposit notes, as well as to their contingent liability beyond the notes, so far as to enable creditors to require their collection when necessary, it does not apply so as to deprive the directors of authority conferred on them by the by-laws of the corporation and the terms of the contract ; and further, that these, in the present case, gave the directors authority to collect the notes by an order or vote, and demand, independently of the statute, and without justifying such collection by the formal statements required for an assessment under the statute authority, by General Statutes, c. 58, § 54. The custom of this corporation was to collect one-half of the premium in cash. The fund thereby raised had been dissipated by losses, and an excess of debt created. We do not see that the amount of the call is so inconsistent with the established course of business of the company, as to show that it was not made in good faith, and in a proper and judicious course of administration of its affairs.”



"That the call for money upon the deposit notes of members is made under the terms of the contracts of insurance, and not by authority of the statute. It is therefore not such a call or assessment as requires the examination or supervision of the Court, either as to its necessity or amount."

Policy-holders will bear in mind that, in accordance with the decision now rendered, assessments made on deposit notes given in this form will not be examined by the Court under the statute of 1862. The question whether members of the Dorchester Mutual are, under its by-laws, liable to pay any more of the deposit notes than is necessary to meet losses and expenses, is still undecided.

#### HOME COMPANIES NEWLY ORGANIZED.

Fifteen Companies have already organized under the provisions of the General Insurance Law, Chapter 375, enacted at the Special Session of 1872. Eleven of these have been reorganized, with slight change of name, from those which went into the hands of receivers after the Boston fire of November. Four others, the Dwelling-House, the Mill-Owners, the Ashfield and the Whately, are new organizations. Of the whole number, ten are Joint Stock and five are Mutuals. As these Companies could not be required to render financial statements for this Report, we append, as matters of general interest, their names with date of authority to commence business, and statement of present paid up capital stock or fund held by each.

#### JOINT STOCK COMPANIES.

NAMES.	Commenced Business.	Capital Stock.
Dwelling-House Insurance Co., Boston, .	Jan. 9, 1873,	\$300,000 00
Eliot Insurance Co., Boston, . . . .	4, 1873,	200,000 00
Firemen's Fire Insurance Co., Boston, .	Dec. 30, 1872,	300,000 00
Franklin Insurance Co. of Boston, Boston,	Feb. 15, 1873,	200,000 00
Manufacturers' Fire and Marine, Boston,	Jan. 9, 1873,	500,000 00
Neptune Fire and Marine, Boston, . . .	1, 1873,	300,000 00
North American Insurance Co., Boston, .	1, 1873,	200,000 00
Prescott Insurance Co., Boston, . . . .	15, 1873,	200,000 00
Shoe and Leather Insurance Co., Boston,	1, 1873,	300,000 00
Washington Fire and Marine, Boston, .	1, 1873,	300,000 00

## MUTUAL COMPANIES.

NAMES.	Commenced Business.	Paid-up Guarantee or Permanent Fund.
Ashfield Mutual Fire, . . . .	June 4, 1873,	—
Boylston Mutual, Boston, . . . .	Jan. 8, 1873,	\$500,000 00
Whately Mutual Fire, . . . .	May 13, 1873,	—
Massachusetts Mutual, Boston, . . . .	Dec. 28, 1872,	200,000 00
Mill-Owners' Mutual Fire, Boston, . . . .	—	—

The Ashfield and Whately Companies are constituted in accordance with section ten of the act before cited, which provides that in any town of less than four thousand inhabitants, a Company may be organized to insure dwelling-houses, farm buildings and contents only, within the limits of the town where the Company is located, and may issue policies when \$50,000 have been subscribed to be insured.

The Boylston organized with a permanent fund of \$1,000,000, half of which has been paid in and invested, as is also the entire guarantee fund of \$200,000 held by the Massachusetts. These and the New England Mutual and the Holyoke Mutual are the only four Massachusetts Companies, except Mutual Marine Companies, which have guarantee or permanent funds constituted in accordance with the laws of the State.

The Mill-Owners' Insurance Company has been organized in accordance with the first and ninth sections of the act, but without any permanent or guarantee fund, and proposes to commence business when \$500,000 have been subscribed to be insured. The subscription is being filled, and the Company is nearly ready to receive its authority.

## COMPANIES ADMITTED SINCE LAST REPORT.

Since the publication of the last Annual Report, thirty-nine Companies from other States and countries have been admitted to transact business in Massachusetts.

NAME OF COMPANY.	LOCATION.	DATE OF ADMIS- SION.
Lamar Insurance Co., <sup>1</sup>	New York City, .	May 9, 1872.
Black River Insurance Co.,	Watertown, N. Y.,	—
Manhattan Fire, <sup>1</sup>	New York City, .	17, “
Providence Washington, <sup>1</sup>	Providence, R. I.,	22, “
Insurance Co., State of Penn.,	Philadelphia, Pa.,	27, “
Meriden Fire, . . . . .	Meriden, Conn.,	June 4, “
New Hampshire Fire, . . . .	Manchester, N. H.,	July 11, “
Irving Insurance Co., <sup>1</sup>	New York City, .	15, “
Brewers' Ins. Co. of America;	Milwaukee, Wis.,	15, “
London Assurance Corporation,	London, England,	Aug. 12, “
Lancashire Ins. Co., . . . . .	Manchester, Eng.,	12, “
Traders' Insurance Co., . . . .	Chicago, Ill.,	16, “
Capital City, <sup>1</sup> . . . . .	Albany, N. Y., .	21, “
Bangor Insurance Co., . . . . .	Bangor, Me.,	Oct. 9, “
Hamburg Bremen, . . . . .	Hamburg, Germ'y,	11, “
Penn Fire, . . . . .	Philadelphia, Pa.,	11, “
St. Paul Fire and Marine, . . . .	St. Paul, Minn.,	19, “
National Fire and Marine, . . . .	Philadelphia, Pa.,	31, “
Merchants' Mutual, . . . . .	Newark, N. J.,	Nov. 15, “
North-Western National, . . . . .	Milwaukee, Wis.,	15, “
Girard Fire and Marine, . . . . .	Philadelphia, Pa.,	18, “
American Central, . . . . .	St. Louis, Mo.,	22, “
Pacific Fire, . . . . .	New York City, .	25, “
North Missouri, . . . . .	Macon, Mo., .	26, “
State Ins. Co. of Missouri, <sup>2</sup>	Hannibal, Mo.,	Dec. 5, “
People's Insurance Co., . . . . .	Newark, N. J.,	7, “
Roger Williams, <sup>1</sup> . . . . .	Providence, R. I.,	10, “
Clinton Fire, . . . . .	New York City, .	17, “
Fire Association of Phila., . . . .	Philadelphia, Pa.,	17, “
Humboldt Ins. Co., . . . . .	Newark, N. J.,	17, “
Merchants' Marine, . . . . .	Bangor, Me.,	21, “
Armenia Ins. Co., . . . . .	Pittsburg, Pa.,	Feb. 19, 1873.
Pacific Mutual, . . . . .	New York City, .	21, “
St. Joseph Fire and Marine, . . . .	St. Joseph, Mo.,	April 7, “
Citizens', . . . . .	Newark, N. J.,	16, “
Buffalo German, . . . . .	Buffalo, N. Y.,	May 1, “
Scottish Commercial, . . . . .	Glasgow, Scotl'd.,	31, “
People's Fire, . . . . .	Trenton, N. J.,	June 5, “
Citizens' Fire, . . . . .	St. Louis, Mo.,	June 12, “

<sup>1</sup> Re-organized and re-admitted after the Chicago fire.<sup>2</sup> Withdrawn from the State May 26, 1873.

## COMPANIES WITHDRAWN OR CLOSED.

In addition to the twenty-six Home Companies which closed their doors after the Boston fire, as enumerated on page xvii of this Report, and the Merchants' Mutual Marine of Newburyport, which has also wound up its business, the following Companies from other States have withdrawn from Massachusetts, or ceased writing therein :—

NAME OF COMPANY.	Location.	Date of Withdrawal.
Hope Fire, . . . . .	New York City, .	Aug. 1, 1872.
Andes, <sup>1</sup> . . . . .	Cincinnati, Ohio, .	Nov. 8, “
Corn Exchange, <sup>2</sup> . . . . .	New York City, .	11, “
Humboldt Fire, <sup>2</sup> . . . . .	New York City, .	11, “
International, <sup>2</sup> . . . . .	New York City, .	11, “
Market, <sup>3</sup> . . . . .	New York City, .	11, “
Washington Fire, <sup>2</sup> . . . . .	New York City, .	11, “
Firemen's, <sup>4</sup> . . . . .	New York City, .	11, “
Union, <sup>5</sup> . . . . .	San Francisco, Cal.,	11, “
Triumph, <sup>3</sup> . . . . .	Cincinnati, Ohio, .	11, “
National, <sup>2</sup> . . . . .	Bangor, Me., .	11, “
Allemania, <sup>4</sup> . . . . .	Cleveland, Ohio, .	Jan. 1, 1873.
Commercial Fire, <sup>4</sup> . . . . .	New York City, .	14, “
Merchants', <sup>4</sup> . . . . .	New York City, .	28, “
Commercial Mutual, <sup>4</sup> . . . . .	New York City, .	Feb. 12, “
Eastern, <sup>4</sup> . . . . .	Bangor, Me., .	Mar. 5, “
State Insurance Co. of Missouri, <sup>4</sup> . . . . .	Hannibal, Mo., .	May 26, “
Alps, <sup>4</sup> . . . . .	Erie, Pa., .	June 26, “
Guardian Fire, <sup>4</sup> . . . . .	New York City, .	30, “

<sup>1</sup> Authority revoked.

<sup>2</sup> In hands of Receivers.

<sup>3</sup> Re-insured its risks.

<sup>4</sup> Voluntarily withdrawn.

<sup>5</sup> Re-insured its Eastern risks.

STATISTICS OF BUSINESS.

The extraordinary calamities of 1871 and 1872 render it impossible to gather complete statistics of the insurance business of those years, so as to show accurate comparisons with the results previously accrued. The transactions of these two years are moreover so extensively intermingled with those of 1873, that no satisfactory exhibit can be given till the experiences of the three years can be collected. It is therefore useless to attempt here any recapitulation of comparative data.

It may be stated, however, that among other results indicated in the summing up of these transactions, and the withdrawal of capital by the failure of Companies, there appears a *net* reduction of \$8,255,000 in the *paid-up* insurance capital represented in the State at the beginning of 1872. Of this decrease, \$5,100,000 appears in the capital then held by Home Companies; and \$3,155,000 in that of Companies from other States. But including the newly paid-up capital and funds of Home Companies, amounting to \$3,600,000, and the *net* result accruing from the withdrawal and admission of other Companies, we find the insurance capital represented in

the State, at the closing of this Report, to be \$48,352,083. This is only about a million and a quarter less than the *cash* capital reported a year ago, and in view of the great losses that have occurred, it is an unexpected and welcome result.

The statistics of 1872, as far as they have been obtained, show that one hundred and eighty-two Companies doing business in Massachusetts at the close of the year, had written during the year upwards of ten thousand millions of insurance, and were still carrying nearly seven thousand millions of outstanding risks. These amounts were relatively \$942,000,000 and \$674,000,000 in excess of the amounts reported by Companies represented at the beginning of the year. But adding the amounts written and carried by Companies which closed their doors after the Boston fire, the excess over 1871 varies but little from \$1,290,000,000 in risks written, and \$1,040,000,000 in risks outstanding.

In the amount of paid losses and premium receipts appertaining to the year 1872, we are able to submit reliable data so far as results have been perfected to the present time. Including the premium receipts of companies rendered insolvent by the Boston fire, and losses thus far paid from their assets, which we have taken special pains to ascertain, the business of Companies operating in the State during the year shows the following results: premium receipts, \$89,302,605, an excess of \$19,265,756 over 1871; and losses paid \$79,028,027, which is an excess of \$22,055,312 over the previous year. But this ratio of eighty-eight and a half per cent. of losses to premium receipts will be somewhat modified by the payment of remaining dividends to the creditors of insolvent Companies.

#### MISCELLANEOUS MEMORANDA.

At the publication of the last Annual Report, one hundred and eighty-five Companies were authorized to do a fire and marine business in Massachusetts. Since then forty-six Companies have disappeared from the field, some by voluntary withdrawal, some in consequence of failure, and a few for various other reasons. These have been succeeded by fifty-three new competitors, fourteen of them Home Companies, and thirty-nine from other States and countries. One other will soon probably be added to the former, and two or three new

applicants to the latter. The net result of these changes leaves one hundred and ninety-two companies now (July 30,) authorized to write fire and marine risks within the State.

Many of the Companies previously and still represented in the State were badly impaired by the disasters of 1872. In some cases permanent reduction of capital, in others reduction and subsequent increase of capital, were resorted to, and in numerous others various percentages of assessment were laid, in order to overcome or make up impairment of capital or assets. These items of information are noted in their proper connection on subsequent pages.

Of the twenty-six Massachusetts Companies which succumbed under the November fire, ten or twelve had won the reputation of veterans in the service of underwriting. The Massachusetts Mutual Fire, dating back into the last century, was just entering upon its seventy-fifth year, and the Mechanics' and the Union, of the same class, had been in business respectively thirty-six and thirty years. Among the Joint Stock Companies, the Merchants' was the oldest, having commenced business in 1817. Next was the Manufacturers', dating from 1822; then the Franklin, from 1823; the Boston and the Washington, from 1824; the Boylston, from 1825; the Firemen's and the Neptune, 1831; and the National, 1832. These and their unfortunate contemporaries were numbered among the representative and honored Companies of the State.

The Faneuil Hall Insurance Company, of Boston, which was seriously impaired by the November fire, temporarily ceased writing, but having compromised with its creditors, was soon enabled to resume business, its stockholders promptly contributing the necessary funds for the restoration of its capital.

The New England Mutual, also of Boston, and a heavy loser by the same fire, succeeded in saving itself through a special act of the Legislature authorizing the issue of \$200,000 of preferred stock, which was immediately taken and the cash paid therefor.

The Holyoke Mutual Fire, of Salem, has recently secured a cash guarantee fund, under the provisions of the general insurance law enacted at the Special Session of 1872. And this leads us to say that the losses paid by this Company for fifteen years ending with 1871, were by mistake overstated in the Special Report (House Document No. 125,) submitted to the present Legislature, the correct amount being \$533,-742.

During the past year, the Builders' Mutual Fire, of Boston, has relinquished its division of risks into two classes, and consequently its classification of assets applicable to each.

Among the Companies admitted since the publication of this Report was commenced, is the Scottish Commercial, from Glasgow, Scotland, making ten Foreign Companies now authorized in the State.

#### IRREGULAR INVESTMENTS AND ELASTIC VALUATIONS.

These terms are not used with any intended personal criticism or reflection, but as the proper designation of considerable amounts which usage has improperly permitted to figure in financial statements given to the public. In our February Report to the Legislature, showing the condition of Companies doing business in Massachusetts during the year ending with 1872, reference was made to the exclusion of various items claimed by them as legitimate assets. Although in many cases affecting their financial exhibit, by reducing their surplus, the rejection of questionable or worthless items was not only equitable, but might have included with equal propriety other assets, so called, which, by a process of elastic valuation, were in some instances made to do considerable service of an abnormal character. The incisory application has been cordially approved, both by the insuring public, and even by discerning underwriters whose financial status was seriously impaired thereby. If it be said that the rule is onerous and arbitrary, it should be remembered that its enforcement is required by law and necessity. Even were it otherwise, it could not be ignored, so long as justice to the people and the integrity of the whole insurance interest de-

mand, as they do, a truthful and impartial representation of actual, or "*hard-pan*" value, as the only admissible test of solvency and safety.

For the information of those whom the Report referred to did not reach, we repeat that by the law of Massachusetts, stockholders' obligations of *any description* are peremptorily excluded as an asset, unless secured by certain specified collaterals. Under this classification are included stock notes, and investments in a Company's own stock or scrip, either by purchase or loan. As a security to *policy-holders*, both are worthless without additional guaranty; while investments thus irregularly made are a practical withdrawal of capital or assets from a Company's exchequer, impairing to an equal extent the security offered to its patrons. Stationery stock, printed matter, etc., commonly classified as "agency supplies," and office furniture, have little or no value as regards policy-holders. The same is occasionally true in the rendering of leasehold interests; while market values of real estate are sometimes wonderfully estimated, to say nothing of accrued interest, apparently performing double service.

We do not mean to say that any of these practices are the rule, or that they intentionally involve deceptive purpose. They have grown up rather under the permissive tendency of insurance ethics, and any willful wrong in their exercise is clearly the exception. It is a welcome fact that there are no financial institutions, whose officials are, as a class, so free from dishonorable imputation, as those who control Insurance Companies. With comparatively few exceptions, they command wealth, position and influence, fortified and strengthened by pure integrity and moral obligation. But while every fold has its black sheep, it would be strange if insurance management were exempt from the color; yet among all the moneyed institutions of the world, none afford greater facilities for breach of trust, than insurance organizations, and yet none in comparison exhibit a more honorable record.

But in regard to the exclusion of assets having comparatively nominal or no value, as a security to policy-holders, we have only to add that no discourtesy or injustice is thereby intended. Every item covered by the statements of Companies, appears in the published abstracts, and though not al-

ways included in the aggregate of recognized assets, its enumeration therewith will insure whatever advantage its apparent value may warrant.

In obedience to our rule, we have excluded \$84,660 from the reported asset of thirty-nine Massachusetts Companies, viz. : office furniture and agency supplies, \$17,835 ; investments in their own stock, \$16,000 ; miscellaneous items, including uncollected assessments, \$50,000.

From the reported assets of sixty-two Companies from other States, we have excluded \$1,263,518, viz. : office furniture and agency supplies, \$226,408 ; investments in their own stock, \$302,381 ; miscellaneous items, including stock notes unsecured, \$734,728.

The same rule applied to seven Foreign Companies, excludes \$283,859, viz. : office furniture and agency supplies, \$70,576 ; investments in their own stock, \$123,640, and miscellaneous, \$89,643. It should be stated, however, that investments in their own stock by these seven Companies, as do also their stock notes, possess an element of actual and certain value which does not appertain to those of American Companies, every stockholder being securely held therefor to the extent of his personal or real estate ; but technical adherence to our ruling, would not permit discrimination in their favor.

The aggregate amount thus rejected, exceeds \$1,632,000, a large proportion of which would utterly fail in meeting any insurance liability. It is true the rejection of some of these items might bear heavily on newly organized Companies, which, in the commencement of their business, are compelled to expend considerable amounts in the purchase of furniture, supplies, and other outfits. But their charge to expense account, though at first impairing a financial exhibit, would have only temporary result, and in the end prove beneficial to all parties in interest. The tendency to swell apparent assets by the introduction of practically fictitious values is in itself the bane of an Insurance Company, and the sooner the sifting process is thoroughly applied, the sooner will sound and healthful results be attained, and the question, "Are we insured?" be more intelligently solved.

## THE MORAL HAZARD OF INSURANCE.

It is estimated, and perhaps not unfairly, that thirty-three per cent. of the fires now so prevalent, are directly or indirectly the result of incendiarism, either by design or by indirection. It is a startling and almost incredible announcement; but we are not prepared to consider it an exaggeration. If the truth could be known, the ratio of incendiarism would be found enormously large. But it is well known that in addition to actual criminality, the moral hazard attending the business of insurance is immensely enhanced by the inexcusable and culpable negligence and indifference of the assured themselves. Were it not for the very common feeling that it is only some *Insurance Company* which must suffer, and that therefore watchfulness and precaution against fire are a mere gratuity or supererogation, there would undoubtedly be a material decrease in the number of conflagrations, and consequently in the amount of property destroyed. Many a person and family, who would scorn a dishonorable imputation, or repel a charge of censure, much more any act justifying their preferment, are nevertheless guilty of culpable, if not criminal indifference in thus neglecting the safety of their own property, the destruction of which, in most cases, involves disaster to others.

These and other considerations of a kindred nature, have naturally prompted the suggestion, now beginning to be seriously entertained by many underwriters and others, that the assured themselves shall assume a proportionate ratio of their own losses by fire. The proposition, which bears a prestige of success under foreign usage, is regarded in some quarters as offering an effective means for the prevention of fires. It is claimed that the assumption of mutual risk and responsibility by the assured and the assurant, say in the ratio of a quarter or a third by the former, and the remainder by the latter, will tend to a material reduction of the moral hazard involved. But without intending to discuss this important proposition here, or even to express any opinion in regard to the policy of its adoption, we have merely to add, that whatever views are entertained by its advocates or opponents, there can be no doubt as to the truthfulness of the deduction so confidently affirmed by the former.

## SURPLUS ACCUMULATIONS AND INSURANCE RESERVES.

The statutes of the Commonwealth have long required what has been deemed a re-insurance fund sufficiently ample for all ordinary exigencies ; but the experiences of 1871 and 1872 have clearly demonstrated the necessity of greater safeguards against extraordinary disasters. It was believed and urged by many members of the Legislature of 1872, that these safeguards would be secured in the maintenance of an additional or *special reserve* which would not only guarantee protection to policy-holders, but greater financial strength to Companies. The proposition was substantially in accordance with views so long expressed by this Department, in advocating the accumulation of a larger surplus of assets. It was also in harmony with the views of experienced underwriters, who very well know that Companies having such advantage are those which have best survived the appalling reverses of the last three years.

No question of greater or of more practical importance could have enlisted the attention of the Legislature in its desire to protect the insured ; nor could it have more effectually provided for the accumulation of an extra insurance reserve, than by its enactment at the Special Session of 1872. Under the provisions of this act (chapter 375), no Joint Stock Insurance Company organized under the laws of Massachusetts and doing business with a specific capital, is now permitted to declare dividends exceeding six per cent. semi-annually on its capital stock. But any such Company may issue pro rata to its stockholders certificates of such portion of its profits and income as the directors may from time to time determine, not including therein any portion of the premium money on risks not terminated, and after providing for all expenses, losses and liabilities then incurred ; and the capital stock of such Company shall be increased by the amount of the certificates of stock so issued.

It is at once apparent that this plan for capitalizing the profits and income of an Insurance Company must tend effectually to secure a large accumulation of surplus, and consequently the promotion of greater strength, prosperity and efficiency. Indeed, we do not believe that any special or extra

insurance reserve can be so well provided for, or more securely held, than in accordance with the provisions here cited. To the Legislature of Massachusetts belongs the credit of having promptly and wisely instituted this important action, the result of which, both in its accomplishment and in its manifest advantage, is in advance of any enactment or proposition yet made in that direction. The people of the Commonwealth—the insured and the insuring—policy-holders and stockholders—may certainly anticipate the best results from the system of insurance finance now adopted. Under its operation, Massachusetts Companies may acquire elements of strength which will place them among the safest Companies in the world; while their patrons will have the assurance that the accumulating assets will be sacredly held for their protection.

#### OFFICIAL EXAMINATION OF FOREIGN COMPANIES.

As far back as 1870, this Department had decided to institute a personal investigation into the financial affairs of the Foreign Insurance Companies doing business in this Commonwealth. Massachusetts having been the first State in the Union to establish and perfect a government supervision of insurance, a system under which insurance organizations have attained remarkable growth and prosperity, while their business has developed unprecedented volume and success, subject only to reverses incident to its common hazard, it was therefore fitting that she should secure and communicate information so necessary and desirable to the American patrons of Foreign Companies.

The condition of insurance interests in the United States, and the apparently growing distrust in the integrity and safety of insurance organizations, both fire and life, rendered such personal knowledge more and more necessary. And while American Companies were holden to a strict compliance with the established rule of investigation, there was no good reason for ignoring it in favor of those incorporated or organized under foreign governments, so long as the latter were applicants for business in the United States. But for various reasons, such as distance, expense, and other kindred considerations, the latter had been permitted to transact

business in the States without compliance with rules from which the former never escape. Hence the frequent charge of unjust partiality in favor of foreign competitors possessed some show of truth, contributing in some measure to a spirit of jealous and unfriendly rivalry, which found expression in criticisms derogatory to the business management and even solvency of some of the English Companies. In this condition of affairs it was arranged that the examinations should be made at the home offices of these Companies, during the year 1871; but circumstances interposed further delay.

Meanwhile the unexpected experiences at Chicago, so disastrous in their insurance relations; the continuance of calumnious criticism in the direction referred to, notwithstanding the prompt and honorable adjustment of immense losses; and other considerations of public interest connected with the business of American underwriting, combined in demanding the earliest possible accomplishment of the proposed investigation. It was accordingly assigned for the summer of 1872, but was known, as from the first, to three or four persons only, having for obvious reasons been kept from the knowledge of the Companies and their American representatives until the Massachusetts Commissioner announced himself at their home offices, on his return from the Eighth Session of the International Statistical Congress at St. Petersburg, to which he had been delegated, the necessary credentials having been previously filed with the proper department in London.

#### *The London Assurance Corporation.*

One of the first associations visited was the London Assurance Corporation, having its home office in London. This Company had been admitted into Massachusetts only a few weeks before, under the express stipulation that its financial affairs would be subject to personal examination at its home office, whenever convenient to the Commissioner. Coming to the United States for the purpose of securing business through its appointed representatives, it was literally unknown to the great mass of American people, though ranking among the oldest insurance veterans in the world.

Incorporated in 1720, it had enjoyed more than a century and a half of uninterrupted and successful underwriting; yet neither its old age nor its honorable record could be accepted by Americans as *financial infallibilities*. Nor should they; for however unimpeachable this or any other similar association may be, or however reputable in management, or high in position, insurance experiences, even in England, have not always been such as to allay distrust and win confidence. Their history has been too much a history of misfortune, to say nothing of the long train of evils which have attended the management and collapse of scores upon scores of mere speculative bubbles, both in the last century and in this. Of these, England has had her full quota during the last hundred years; and America has not been wholly exempt from their presence. Hence the equity of government protection; and hence, also, a potent reason why insurance veterans as well as insurance novices should gladly accept conditions designed to establish confidence and thereby promote their own interests.

But that venerable underwriter, the London Assurance, with integrity unimpaired, has outlived generations of men, while an army of "bubble associations" has appeared and disappeared in ignoble and inevitable alternation. As its form of organization is so essentially different from that of any American Company, though in its general features not very dissimilar from that of other English insurance associations, it may interest an American reader to note some of the differences. The charters of this Corporation, dated June 20, 1720, and April 29, 1721, enumerate nearly one hundred original patentees, including Lords, Knights, Esquires and Gentlemen. Its official organization consists of a governor, sub-governor, deputy-governor, and a court of twenty-four directors, secretary, etc. As provided by its charter, eligibility for the office of governor requires an ownership of £2,000, or \$10,000 of the capital stock; for sub or deputy-governor, £1,500, or \$7,500; and for director, £1,000, or \$5,000. The owner of £500, or \$2,500, is entitled to one vote; £1,000, or \$5,000, two votes; £3,000, or \$15,000, three votes; £5,000, or \$25,000, four votes, and so on. As a money consideration for its charter, the Corporation was

required to pay into the exchequer of the crown the sum of £300,000, or a million and a half of dollars, by instalments within ten months from the date thereof, for the payment of government debts and expenses, a default of thirty days involving a forfeiture of charter. Think of such terms in the nineteenth century, and especially in the fiery epochs of Chicago and Boston! But there are mighty differences between NOW and THEN!

The Corporation was first chartered "For the Assurance of Ships Goods and Merchandizes at Sea or going to Sea and for Lending money upon Bottomree." By its second charter, it was further authorized to make "Contracts and Agreements for Assurance of any Life or Lives or of any Houses or Goods against casualties or accidents by Fire," and for other specified purposes. Of its stockholders' capital of nearly nine hundred thousand pounds sterling, £448,275, or \$2,241,375, has been paid in in cash and safely invested. Its finances and business condition were critically investigated, as were those of other English Companies, not for one year only, but for a series of years, and in ways of which its officers could have had no knowledge, measures having been previously arranged and documentary and other evidence carefully secured for that purpose. It was at first intended to refer in some detail to the results obtained by this and other examinations, but as these appertain to 1871 and previous years, a particular enumeration is unnecessary in most cases. The financial statements of this Corporation, especially that upon which it had been admitted to do business in the United States, were satisfactorily verified, the reported amount and value of its assets fully tested, and the efficiency of its business management carefully noted.

When admitted to the United States in 1872, it represented assets amounting in federal currency to \$13,234,425, with liabilities amounting to \$7,719,890—showing a surplus of \$5,514,535 as regarded policy-holders, and of \$3,273,160 after deducting capital as a liability. Its statement for the year ending December 31, 1872, shows the same to be, relatively, \$5,293,445, and \$3,052,070.

Under the legislation of Parliament, in 1870, the English Companies transacting a life in connection with a fire or a fire

and marine business, are required to make a classification of their assets holden or set apart for liabilities appertaining to each. The London Assurance Corporation, however, had long before been accustomed to make and preserve such classification. By its balance sheet, its assets as above stated are thus classified: for liabilities on account of paid-up capital (expressed in federal currency), \$2,241,375; life assurance funds, \$7,054,065; fire fund, \$689,790; marine fund, \$950,340; profit and loss account, \$734,365; for miscellaneous liabilities, \$165,345; and for a general reserve fund, applicable for any contingencies liable to occur, \$1,399,145. By the law of Massachusetts and of most of the States, the liability, or re-insurance fund, on account of outstanding fire and marine risks, is in this case \$500,475; yet this Corporation classifies its fire and marine funds at \$1,640,130,—an apparent excess of \$1,139,655 beyond the American reserve; though, in another view, representing that surplus of assets on that account. This usage, however, is not peculiar to the London Assurance, but is common with most other English Companies.

It may also be stated in this connection that many English underwriters claim that the American standard for a re-insurance fund is excessive, as applied to the average risks carried by them, a very large proportion running from one month to one year only; and that in view of contingent conditions, these practically involve a far smaller ratio of liability, than if running for the ordinary terms of five and seven years. But whatever the fact, a fair aggregate of excess, if there be any under the American standard, would not materially affect the standing of any English Company.

*The Imperial Insurance Company, of London.*

Next in order of organization among the Foreign Companies doing business in the United States, is the Imperial Insurance Company, of London. Commencing business in 1803, with the Lord Mayor of London as chairman of each of its first boards of directors, auditors and trustees, and ranking among the standard associations of its class, its seventy years of successful experience have commanded from the first the advantages of position, influence, and ability. It was incorporated

"For the Insurance of Buildings, Ships in Port, Goods, Stock in Trade, and other Effects from Fire." Its authorized capital is £1,600,000, or \$8,000,000, divided into shares of £500, or \$2,500 each, no subscriber being permitted by its original deed of settlement or partnership, to hold more than ten shares, or \$25,000 of the stock.

Under its form of organization, proprietors possessed of one share of the stock are entitled to one vote; four shares, two votes; and ten shares, three votes, and no more. In this, as in other English Companies, the necessary qualifications for a voting privilege are in striking contrast with those existing in the United States. In the former, a stockholder must be the owner of \$2,500 of the capital stock in order to have one vote, but in many American Companies the ownership of \$25 or \$30 of the stock entitles the holder to that privilege, the requirement rarely, if ever, exceeding \$100. While the owner of \$25,000 of the stock of the Imperial can have but *three* votes, an owner of the same amount in American Companies has from two hundred and fifty to one thousand votes, allowing one vote for each share. If it be claimed that the basis which authorizes the latter extension of suffrage is the more democratic, it may be a pertinent question whether the former, or the English plan, is not more simple and harmonious, if not more effective and practical.

The general management of the Imperial is vested in "a court of twenty-one directors," each of whom must be the owner of at least six shares, or \$15,000 of the Company's stock, the office becoming vacant whenever for any cause such ownership falls below that amount. Five directors retire in rotation annually, and their places are filled by new elections. It has also a board of five auditors, and another of twelve trustees, the first making and reporting quarterly examinations of the affairs of the Company, and the latter, divided into three classes, holding in their own names, as trustees, its capital, real and personal estate, and executing declarations of trust and other similar services, subject to the order of the court of directors. With its managing director, chairman, deputy-chairman, and sub-committees into which its court of directors is divided, all holding office for stipulated terms, and all personally responsible for special services, the execu-

tive administration of the Company is effective and successful. Additional powers and advantages conferred by more recent enactments, have materially strengthened its management and position. Like some other Foreign Companies admitted into Massachusetts, the Imperial capitalizes a liberal percentage of its surplus accumulations, somewhat after the plan now established by the laws of this Commonwealth, as referred to in a preceding paper of this Report, thereby acquiring additional security for the benefit of its policyholders.

The Imperial was admitted into Massachusetts in 1868, and is now doing business in ten or twelve of the United States, and in three or four other countries. Taking its chances with other competitors through the disasters of intervening years, its business has doubtless proved as satisfactory to itself and its patrons as could have been reasonably anticipated. Its financial affairs were examined with great care and particularity at its home office, the most thorough investigation having been earnestly and cordially invited. Books, papers and assets, freely produced in verification of its official statements, were examined in detail, both in its own office, in the Bank of England and other places of deposit, and with the complete information communicated by its officials relative to the business affairs and usages of the Company, full and satisfactory results were reached. Its investments, which were compared and checked by schedule, were found to be in first-class securities, and with other assets and existing liabilities fully verifying, not only its financial statements forwarded to the United States, but also the schedules and balance sheet of its board of auditors for October, 1872.

A noticeable feature in this Company's exhibit of assets, occurring also in that of other English Companies examined, is the value represented by its freehold property, or real estate, the *original* cost, or "ledger value," at date of purchase, many years ago, being reported for public use instead of present market value as permitted under American law. Not only is it the practice of many English Companies to report the value of their freehold estate at its original cost, but even in some instances at reduced values, by annually charging off a certain ratio to profit and loss, or some equivalent account.

In rendering this class of assets at less than its real value, a Company practically holds in reserve available resources upon which it may fall back, if necessary, in any great or pressing emergency, the property being still rigidly holden in its full value for the benefit of all interested. As one result of this usage, some of the Foreign Companies are much stronger, financially, than their published statements indicate. In this particular case, the value of freehold estate owned by the Company in 1872, was reported at less than £84,000, but its actual market value was found on information sought from disinterested sources, to be nearly £116,000, or \$160,000 more than was claimed. The largest item in this amount covers an estate situated in the heart of London, but still standing on the Company's books and in its financial statements without increase for market value, though owned for more than a quarter of a century.

Referring to some of the aggregated business results presented by the Foreign Companies for 1872, as we purpose to do in our report of these examinations, thus giving them official publication a year earlier than heretofore in the United States, we find that the Imperial has increased its assets during the year, to £1,381,805, or in federal currency, \$6,909,025, which is upwards of half a million in excess of its reported assets in 1871. The Company thus shows by its annual statement, a present surplus of \$4,071,000, as regards policy-holders, and \$571,455 after counting its paid-up capital of \$3,500,000 as a liability.

*The North British and Mercantile Insurance Company, of  
London and Edinburgh.*

Following in the order of organization, we have the North British and Mercantile, one of the most reputable associations of its class. A copartnership entered into in 1809 by "landholders, merchants and moneyed men from different parts of the country," for the business of insurance "Against Loss by Fire, on Houses, Furniture, Farm Stock, and Property of every description, at the discretion of the Directors," constituted the nucleus of the present organization. A further condition of the contract of copartnership contemplated also an extension of the business to insurance on lives, sur-

vivorships, etc., whenever properly sanctioned by three-fourths in value of the partners therein. Commencing business under the title of the North British Insurance Company, with its home office in Edinburgh, its first guarantee capital was £500,000, or \$2,500,000, with power to increase the amount at the option of the proprietors, the present guarantee capital being \$10,000,000, of which \$1,250,000 is paid in in cash.

Its form of organization and its system of management are not materially dissimilar to those already recapitulated in connection with the Imperial, and need not therefore be repeated. It may be stated, however, that the supervision of its affairs, both in general and in detail, is conducted by the fifty-five or sixty officials comprising its officers and executive boards with the same personal care and diligence, constant and untiring, which invariably distinguished the management of other Companies mentioned in this Special Report. At the head of its present government are the Duke of Roxburghe as President, and the Dukes of Sutherland and Abercorn as Vice-Presidents, and Lord Lawrence is Chairman of its general court of directors.

Its first paid-up capital, with all the income and profits from the business, after answering losses and expenses, were held for accumulation without payment of dividends for six years, the whole of such income, profits and their accumulation being then added to the capital stock, and forming a pro rata addition to the invested and permanent interest of the partners therein. On the capital thus augmented and held intact, the directors were empowered to make thereafter such dividends as the business would warrant; and especially *to withhold dividends* whenever, in *their* judgment, the profits were too inconsiderable for such purpose.

In 1824, Parliament granted this Company a charter of incorporation conferring additional powers and privileges, and giving it perpetual duration and succession for the purposes of fire and life insurance, and its business was thus continued with increasing success. Thirty-six years more passed, and in 1860, another act of Parliament enlarged the powers of the corporation, granting among others liberty to extend its business abroad, and investing its directors with authority

to determine what portion of its expenses should be charged to the several branches of its life and fire business, and what proportion of its net profits or surplus should be divided among the insured in each branch, and also the conditions and periods of such division.

Here, also, as in many other Companies doing business under the English régime, the shareholders appoint an auditing committee from their corporate membership, but entirely independent and beyond the control of their executive officers or boards, to examine and report upon the financial statements submitted at their regular meetings. The committee so appointed have free access to books, papers, assets and other sources of information for the purposes of test and verification. Aside from its merely clerical relations, the service thus rendered possesses great value as an assurance of security.

The North British Insurance Company's act of 1860 further authorized the directors to acquire, conditionally, the business of any other fire or life insurance corporation desirous of being dissolved, or of relinquishing the whole or any part of its business. Accordingly under the provisions of a subsequent act in 1862, a union was effected with the Mercantile Fire Insurance Company, of London, the business and assets of the latter being transferred to the former, which thenceforth assumed its present title, with two offices, one in Edinburgh and the other in London, each with its own executive board exercising separate prerogatives, yet under one general management.

In the meantime the business of the corporation, both in its fire and life departments, had so greatly increased in volume at home and abroad, that, in 1870, it was found expedient to secure by further enactment of Parliament a separate and legal establishment of the two departments, with a distinct separation of all financial interests appertaining to each. In accordance with this enactment and the by-laws of the corporation framed in compliance therewith, the fire and life departments have since been kept entirely distinct and separate, as if they were two independent concerns under different directorships. The funds belonging to each are as far as possible separately invested, as shown by the books of the

respective departments, and any surplus fund or other amount due from one to the other bears interest at four per cent. so long as such indebtedness continues. The same classification which governs the assets and liabilities, appertains also to income, expenditures, profit and loss, etc., nor can either department be benefited or impaired at the expense of the other. The result, therefore, is practically two Companies, which, for all business purposes, are wholly independent of each other.

The North British and Mercantile has been doing business in Massachusetts since 1867, and is represented in eight of the United States and several other countries. As it writes no life insurance in the United States, and as the financial interests of that branch of its business are entirely separate, no special cognizance thereof was necessary in the examination of its affairs. A critical and searching investigation of its fire assets and liabilities, made at the London office, developed a better financial condition than the Company itself had claimed. Its real estate represented on its books and reported for 1871 at cost (\$931,000) is worth nearly double the amount; while many of its investments carry considerable market values which are not taken into account. The Company's statement for 1871 and its balance sheet for October, 1872, were therefore more than confirmed, and might with justice have exhibited much greater strength.

The Company's statement for 1872 shows that after the payment of losses amounting to nearly \$2,550,000, and the usual expenses of the business accruing within the year, it added \$337,000 to its surplus as regards policy-holders, the latter amounting to \$3,032,000, or to \$1,782,000 after deducting capital as a liability.

*The Liverpool and London and Globe Insurance Company,  
of Liverpool.*

Probably no insurance organization was ever made the subject of severer criticism and disparagement on this side of the Atlantic, than the one just named. Though it had complied with all laws regulating the admission of Foreign Companies into the United States, and had deposited millions of money with State and other departments for the security

of American policy-holders, and freely disbursed millions of dollars in settlement of American losses, and though steadily pursuing the tenor of its way without repelling or volunteering attack, it had not been permitted to escape assault, persistent and continued.

Whatever rival considerations, if any, may have inspired the sweeping ordeal of criticism so liberally bestowed, is a matter in which we have no concern; nor is it any part or purpose of this Report to participate, even by implication, in such controversy, or to discriminate unfairly or unfavorably towards either side; much less to lend preference to the claims of foreign competitors to the disadvantage of American interests. It is therefore enough to say, that, in this as in other cases, the discharge of an official duty, as well as justice to all concerned, demands a simple and impartial statement of facts. The propriety of such a statement, even if given with some particularity, is all the more apparent, in view of the necessity which had arisen for a thorough and personal examination, by official authority, into the affairs of the Foreign Companies, for the purpose of satisfying the American public as to their actual financial condition. For reasons already briefly suggested, the service was undertaken with a full comprehension of its delicacy and responsibility, as well as with purpose and determination, and is believed to have been faithfully accomplished.

For some weeks prior to the final examination, and unknown to the Company or its officers, a competent and disinterested insurance expert, familiar with its business transactions, had been employed in a searching investigation of its affairs. For this purpose balance sheets and other financial documents and data not readily accessible in this country, and covering fifteen or sixteen years of the Company's business history, had been privately but legitimately obtained in England with a view of aiding in the discovery of any conditions that might affect its monetary interests. This preliminary service, in which the Commissioner himself participated, and for which peculiar facilities were fortunately presented, was deemed necessary in carrying out the previously arranged plan for a perfect examination. The procedure developed conditions and suggested points of

inquiry which would have been reached in no other way, and which, when subsequently investigated and explained, materially aided a satisfactory accomplishment of the work in hand. But these are sufficiently apparent in the accompanying record of results.

In this manner very complete and suggestive analyses of the business and finances of the Company for a long series of years were obtained, contributing, as anticipated, valuable assistance in the remaining service. This done, the proposed investigation was for the first time announced in person at the Liverpool office. And it is due to this Company, as it is to others, to say, that any misgiving as to the favor or disfavor with which the proposition would be regarded, was immediately dispelled by the promptness and cordiality with which every possible facility was tendered and the fullest inquiry invited. With this prestige, the situation was accepted, and the final work commenced.

The Company as first known was the Liverpool Fire and Life Insurance Company, established by deed of settlement in 1836 for the transaction of the business indicated in its title, and with a guarantee capital of £2,000,000 or \$10,000,000, of which nearly two millions is paid-up cash capital. In 1846, it assumed the risks of the London, Edinburgh and Dublin Insurance Company, and established a branch office in London. Consequently, in the following year it sought a change of name, which was secured by act of Parliament, its new title making it the Liverpool and London Fire and Life Insurance Company. Finally, in 1864, it assumed the business of the Globe Insurance Company, the latter having been established as early as 1803. This consolidation, effected under a special act of Parliament, changed the name of the association to its present style.

During the last twenty-five years, it has re-insured the risks of several retiring Companies, among the last, the Pacific of San Francisco, which was unable to survive the Chicago fire; and more recently, the eastern risks of the Union, of the same city; thus, by these arrangements, extending its own business and increasing its assets. Of the character of its organization, its form of government, and its rigid rules of administration, it is only necessary to add that

they command the same elements of personal position, ability and watchfulness which distinguish its contemporary associates to whom reference has already been made.

The Company's financial statement for the year ending with 1871, as rendered to the proprietors and furnished to other governments, was made the first basis of test in the office examination. This was verified, item by item, in its long list of investments and other details, the whole being found as represented, except where change of investment had substituted an equivalent in some other form. Deposits in other countries were properly represented by government certificates, while cash on hand and some other miscellaneous items were fully vouched for in various book accounts. The amount of assets subject to this examination made up an aggregate of twenty-one and a quarter millions of dollars; of which over six and a half millions were in government, railway and other securities owned by the Company; upwards of six millions more in loans on real estate; nearly two and three-quarter millions in loans on collaterals; and more than two and three quarter millions invested in real estate owned by the Company.

The last item includes some of the best freehold property in Liverpool and other cities, some of it purchased long ago and now worth a large sum in excess of its original cost; yet no credit is taken for an increased market value, which, if rendered, would give the Company a much larger surplus of assets.

The actual value of securities in which the Company's funds are invested, and which it holds as collaterals for moneys loaned, was also a matter of careful inquiry, both in Liverpool, London and elsewhere, the result confirming the Company's return, except in ten or twelve instances in which, as there always will be in the opinion of informants, there were differences a shade higher or lower, but showing a net variation too insignificant to mention.

These references to the property of this Company bring to mind the statement so often reiterated by those who criticise its condition, that the "Globe Annuity Fund," which is counted among its assets, absorbs a million pounds sterling of its most desirable securities. This fund is held by special trustees

as security for the payment of certain annuities, as provided for in the act of Parliament under which the Globe was consolidated with the Liverpool and London; but it is not true that the best securities have been singled out for hypothecation to the Globe, to the detriment of those that remain. The individual securities composing the million fund, as we have occasion to know from our own personal inspection, are simply an average selection and without special preference as to choice or value. They are simply hypothecated as security for the annual payment of £49,626 to the Globe perpetual annuitants, for which the Liverpool and London receive in return £827,100, or \$4,135,500, and the good will of the fire and life business of the Globe Company—a business which proved to be of superior character. The interest on the sum received from the Globe very nearly equals the aggregate annuity, while the profit on the business transferred, has thus far considerably more than made up any deficiency. It should be stated as an important fact in this connection, that the trustees have no power to deal with the corpus of the million fund, but only with the interest or income.

Nearly four millions of the Company's assets are in the form of deposits and securities held in other countries for permission to do business therein. Of this amount \$60,000 is deposited in Bavaria, Baden and Saxony; \$30,000 in the Brazils; \$150,000 in the Dominion of Canada; and upwards of \$3,500,000 in the United States, the latter available for the payment of losses in Massachusetts. Of the amount in the hands of trustees abroad, the home board of directors require and receive annually the proper certificates.

Another item of special investigation, was the reported amount of premiums in course of collection and transmission, always necessarily large, but satisfactorily explained by existing facts. The annual statement is closed on the thirty-first of December, and of course before remittances can be received from agents with whom, in most cases, quarterly and in others monthly settlements are made. The same fact practically exists in American Companies, though returns are required monthly; but in this and other English Companies whose business is so widely extended, the wonder is that the amount so reported is not in some cases larger.

It certainly would be, were it not for the system of accountability so rigidly imposed by the Foreign Companies upon their agents throughout the United Kingdom and elsewhere, and under which, in case of arrearage in remittance when the time of settlement arrives, no further documents are transmitted from the Company; and their connection therewith is summarily terminated. The result is that this class of accounts is rarely burdened with arrearage, or amounts overdue, nor ever with liability to more than trifling loss.

Another element in the financial status of the Liverpool and London and Globe, is the fact that its shareholders are individually liable for all they are worth. If a call were made on them, it would be in proportion to the stock held by each, and those able to pay would be compelled to pay for those unable to do so. This condition is further strengthened by the Company's deed of settlement, under which proprietors cannot sell their shares without the approbation of the directors; and not only so, but the liability of a proprietor continues for three years after his transfer is registered.

The liabilities of the Company were closely scrutinized and computed, with the exception of those pertaining to its life and annuity department. For the last we were quite willing to accept the computations of Mr. Augustus Hendriks, one of the most experienced, competent and reliable actuaries in England. It may be a matter of interest to many Americans to know, that, under his direction, the non-participating policies of the Liverpool and London and Globe are valued by the Carlisle tables, with interest at three per cent.; its participating policies by the same mortality tables, with interest at four per cent.; and its life annuity policies also by the same tables, with interest at three and a half per cent. The Globe policies, which are kept distinct, are valued by the Northampton table, with interest at three per cent. The liability under the latter, January 1, 1872, was £485,110.

The aggregate liabilities, as shown in the examination, amounted to nearly \$17,000,000, leaving a surplus of nearly \$4,300,000 as regards policy-holders. The item of liability particularly investigated in this, as in other cases, was the re-insurance fund. Under the system of returns so exactly enforced, the books of the Company show at all times the

nearest possible results of its business through agencies at home and abroad. These accounts were therefore a test in that behalf, and in determining the re-insurance liability, strict regard was had to the character and terms of outstanding risks.

It is well known that most of the schedules forwarded from the American States specify fifty per cent. of the premiums on unexpired fire risks, and the full amount on unexpired marine risks, as an equitable re-insurance fund. It is the practice of some Foreign Companies to charge themselves with one-third of their *entire* premium income for the year, as a liability for re-insurance; and this is claimed by them to be in most cases more than ample. The same rule applied to many American Companies would create a re-insurance fund much larger than law or usage require. The risks written by the Liverpool and London and Globe are very largely of a mercantile character, and those on produce are almost wholly for short terms. As we saw from the books of the Company, in Liverpool, a large bulk of its business is for one month only, and very many of its American risks run for only a few days. In view of all these facts, there is evidently much to be said in favor of the claim that one-third of *a whole year's income* for re-insurance is a liberal provision for Companies doing business of such a character. Estimating all the conditions pertaining to these risks, it became at once manifest that a comparatively small percentage of liability in excess of the Company's own charge would reach the full requirement of American usage, and that its surplus would even then be scarcely affected.

We should say here, in justice to the Foreign Companies, that owing to the form in which their statements for 1871 were rendered to this Department, and the absence of definite explanations, their re-insurance liability appearing in our Detailed Statements was charged as heretofore, under the supposition that its ratio was the usual fifty per cent. of the premiums which the blank called for. Indeed the amounts given by the Companies were reported as those due on *unexpired* risks, without any intimation that they were a third of the year's income. In order therefore to accord to them the fullest reparation, we cite their own figures in this

report of our examinations at their home offices, hoping that an equitable rule will in future regulate the whole matter.

The Liverpool and London and Globe has been doing business in Massachusetts for seventeen years, nearly half its existence. At the beginning of the present year, as shown by its annual statement, it was in possession of assets amounting in the aggregate to nearly \$21,190,000, with liabilities amounting to \$17,640,000, leaving a surplus of \$3,550,000. Its premium receipts on fire business in 1872 were very nearly \$6,300,000—a million in excess of its reported and supposed losses. The total premium receipts of the Company from its organization have been upwards of sixty millions of dollars, out of which it has paid losses amounting to nearly forty-two millions. Under the "Life Assurance Companies' Act, of 1870," a classified statement of its affairs is annually rendered, showing its assets and liabilities in each connection. That for 1871, with its balance sheet, was also used and tested in this examination, a complete exhibit of the condition of the various funds appearing in its tabulations, among them the Company's "general reserve fund," accumulated from year to year, and now representing over four millions of dollars.

The promptitude with which it has met its enormous losses in Boston, Chicago and elsewhere, averaging as they have for more than two years a per diem loss exceeding \$15,000, and the courage and persistency with which it has braved unparalleled adversity, must be accepted as very decisive evidence of remarkable vitality and recuperative power. With its American board of direction recently enlarged and strengthened, and aided by the experience and sagacity of its home management, the Company is anticipating increased growth and prosperity.

We have thus given a much longer record of our examination of the finances and other affairs of this Company than was intended, not merely because it was the Liverpool and London and Globe, but partly to quote, without repetition elsewhere, various conditions of its organization and government common among English insurance associations. It is still incomplete, but it is premised that much of the information communicated will be new to American readers, and it is hoped of such interest as to repay perusal.

*The Royal Insurance Company, of Liverpool.*

Next in our programme stands this *Royal Underwriter*, organized under its deed of settlement in 1845, and now, with its neighbor on the opposite side of the street, and preceding it in this record, completing also its seventeenth year of business in Massachusetts. It was established as a "Joint Stock Fire and Life Insurance Company," with a guarantee capital of two million pounds sterling, of which nearly a million and a half of dollars have been paid in in cash. In management and reputation, it ranks high at home and abroad. But very many of the conditions which have given efficiency and success to its administration, have been already quoted as existing also in the government of other associations. Some others which appear in its own and practically in other deeds of settlement, and of which we were made personally cognizant at its home office, have not been previously cited, and are worthy of attention.

It is unnecessary to refer in detail to the working organization of the Royal, whose divisions, sub-divisions, and executive officials are unremittingly holden to their appointed services. The strictest accountability is enforced in the management of its funds and other affairs, the regime extending even to shareholders, the latter, for any attempt to use the Company's credit improperly or unlawfully, forfeiting stock and all other interests, monetary or otherwise, in the Company. No director is considered as having attended a meeting of his board, unless present within fifteen minutes, by the Company's clock, after the precise time of appointment, and remains till all the business is transacted, unless excused by the chairman. Default is a forfeiture of remuneration, which is apportioned throughout the year with due regard to the efficiency and attendance of each director.

Such a rule would have salutary effect among the members of some boards we know of nearer home. Among them, we instance one case in which a prominent director, so reputed, held (didn't *fill*) his position for four years, not even attending a solitary meeting of the board, and was not brought to a realizing sense of the honor and responsibility conferred upon him, till his Company "*went up!*" And another case in which

an estimable gentleman, instrumental in securing the organization of an Insurance Company, was honored with a directorship, re-elected three successive years, attended only one meeting annually, and knew nothing of the business condition of his Company, till it went "where the woodbine twineth!" Also other cases, in which directors have donned too much of the ornamental to make themselves generally or particularly useful. While it is fortunate that none of these things are true of any well managed American Company, there are still too many boards that might be benefited by such disciplinary application *a la Royal*, as would prove a God-send to policy-holders—and to stockholders, too.

The directors of the Royal are empowered to transfer, at their discretion, in each year, the whole or any part of the profits or income of the Company to the surplus fund, and to increase and maintain such fund in such amount as they may deem proper. The fund thus reserved, and now upwards of \$1,300,000, is created to meet any unforeseen emergency, loss, or extraordinary demand upon the Company. The fire and life departments have also their own respective and separate funds, created and maintained from premiums and profits accruing therefrom.

Another noticeable fact in the role of the Royal, is the appointment of auditors by the directors and by the shareholders, each independent of the other, and uncontrolled by the Company in the discharge of their duty. With such a system of scrutiny and investigation, the affairs of any Company are very certain to be carefully sifted and correctly represented.

Under the rule of the Company requiring weekly remittances from agents, and monthly and quarterly settlements with the home office, on penalty of summary discontinuance of business relations, the item of "agents' balances" is comparatively relieved from shrinkage or danger of absorption.

In a careful verification of its assets, for which its annual statement and latest balance sheet were used, another illustration of English practice was developed in the matter of market values. The Company had only credited itself with the cost or ledger value of its United States securities, though

entitled to represent their market value in its financial exhibit. The same was found to be true of some other securities; and also of its freehold estate. These values were upwards of half a million dollars in excess of the Company's claim. Its investments and loans represented \$1,273,000 in government securities; \$5,625,000 in various railway securities; \$2,357,000 in township and other securities; \$271,475 in mortgages; and \$957,425 in freehold property. The remaining assets were chiefly in cash.

A large proportion of this Company's fire risks are written for short terms, the great bulk of these ranging from a few days to a few months only. The re-insurance liability on its unexpired risks is always apparent on its books, the account being carefully made up in the monthly adjustments, thus rendering the work of verification a very simple process.

Referring to the statement of the Royal for 1872, which, with those of other Foreign Companies, has recently come to hand, we find its aggregate assets at the close of the year reported at \$12,016,425, and liabilities at \$8,723,270, showing a surplus of nearly \$3,300,000 as regards policy-holders.

Its premium income on fire business for the year was upwards of four millions of dollars, from which it paid nearly three and a quarter millions for losses, including \$1,024,000 in Boston, the income on its fire business considerably more than paying all losses and expenses on the same account.

As in the case of other Companies transacting a fire and life business, the Royal preserves a complete classification of all matters pertaining to each department, great care being observed in securing to each its full and equitable share of monetary interest. With its large reserve fund constantly accumulating, and its unclaimed *market value* of freehold estate, on which, in the worst financial crisis ever likely to occur, the Company would hardly fail to realize a great advance, its substantial resources become still more apparent. An evidence of its progress appears in the fact that it has added \$800,000 to its surplus, notwithstanding its heavy losses in Boston.

*The Lancashire Insurance Company, of Manchester.*

This Company was admitted into Massachusetts in 1872, only a few weeks prior to our examination at its home office.

It was established in 1852, with its principal office in Manchester, its deed of settlement being in most particulars like those of other English Companies. Under it, the Lancashire holds the same general order of organization, and rigidly maintains the same noticeable integrity and efficiency of government already so fully explained in these pages. Its guarantee capital is ten millions of dollars, of which \$730,700 have been paid in in cash. The Company was authorized to do a fire and life business; and also to extend the same to marine insurance, and to increase its capital to fifteen millions of dollars, at the option of its proprietors; but in the last two particulars, no action has yet taken place.

The several funds representing the disposal and condition of its assets and liabilities are established in substantial accordance with those of other English Companies, and are now annually reported as required by the "Life Assurance Companies' Act," of 1870. These funds, viz.: The proprietors' fund, general reserve fund, life assurance fund, fire insurance fund, and marine insurance fund, are entirely separate and distinct. As no statement of the constitution of these various funds has been given in this Report, its introduction may possess interest here.

The proprietors' fund, representing, among its other assets, the Company's paid-up capital, is made up from payments on shares of the capital stock, from sales of purchased or forfeited shares, from such contributions thereto as the net profits of the business may from time to time warrant, from forfeited dividends, and from interest accumulations on the fund as thus created. Any excess of value beyond that realized from payments on shares of the capital stock is credited pro rata to each share, and either treated as payment of a further instalment thereon, or paid to the holder of such share as a bonus thereon, or otherwise as the next annual meeting shall determine.

The fire, marine and life insurance funds are created from the premiums and profits arising from their respective branches of the Company's business, and from the improvements and accumulations thereof respectively. These are holden for the payment of accruing liabilities in connection with their several departments, and are also subject to contribution in aid of the proprietors' and reserved funds.

The general reserved fund is made up from the income of the fire and marine insurance funds, after payment of expenses, losses, &c., the contributions to said fund being of such amounts as the directors may determine. The purposes for which this fund is created, do not differ essentially from those heretofore explained in another case.

Among the many conditions which attach to these different funds, is one requiring the replacement with interest at five per cent. of all sums borrowed therefrom to supply any temporary deficit in another. Dividends remaining unclaimed for six months are forfeited to the Company; as are also all shares upon which calls remain unpaid for two months. All accounts, including those kept with each fund, are examined and audited three times a year, one auditor chosen by the directors and representing the Company, and another representing the assured, and both acting independently of each other, thereby securing a perfect and complete system of checks and balances. Agents also are rigidly refused renewal receipts and other business literature of the Company, until their last quarter's accounts are settled. These are among the conditions regulating the internal management of this and other Foreign Companies examined, and are quoted merely for those desiring the information.

The assets of the Company, its modes of business, and all matters of interest connected therewith, were very fully examined. Its financial statement just before rendered, was substantiated in its details as to funds, liabilities, &c. The examination covered assets amounting to \$2,284,870, showing a surplus of nearly \$863,000 in favor of policy-holders. In this case also, freehold estate and investment securities were rendered at their cost, or ledger value, the market value of the former being £43,000, or \$215,000 greater than reported in the Company's statement of assets, the securities also carrying a large margin of market value omitted in like manner. The aggregate of these excluded values was found to be upwards of \$260,000, which, if used, would have swollen the surplus by that amount.

For the year ending with 1872, the Lancashire represents assets amounting to \$2,564,525, with liabilities of \$1,698,224, its surplus as regards policy-holders being \$866,301; while

its excess of premium receipts over losses was nearly \$306,000 on its fire business.

Located in one of the ancient and most thriving towns in Great Britain, noted for commercial enterprise and immense manufactures, the Lancashire commands a promising field in its own locality and country. Its high reputation at home will not injure its claims abroad.

*The Queen Insurance Company, of Liverpool.*

This well-known organization, established by deed of settlement in 1858, was admitted to do business in this Commonwealth in 1866. Its first guarantee capital was five hundred thousand pounds sterling, which has since been increased to two millions, of which \$899,000 has been paid in in cash. Prior to its present registration, some of its partners had transacted a life and annuity business under the name of "The Queen Life Assurance and Annuity Company," and the business, good will and other interests of this Company were transferred to the new organization, which, by its deed of settlement, was authorized to do a life, fire and marine business, with its principal office in Liverpool.

The organization and government of this *Queenly* Company are so nearly in accordance with the general conditions enumerated in connection with its contemporaries, that further recapitulation is unnecessary. The duties and obligations belonging to its various executive and other official positions do not vary materially from those already cited, and are enforced with the same uncompromising diligence and integrity which were so noticeable in other investigations. The constitution of the several funds, the resources from which they are derived, and their general management, differ in no essential particular from others.

The shareholders, to whose inspection the Company's registers, books of account, &c., are open, have also their own auditor independent of the auditor representing the directors. This single condition ensures beneficial and satisfactory results, besides being in itself an important guaranty of safety to all parties in interest. Another salutary condition provides that the aggregate of interest, dividends or bonuses allowable to shareholders shall not in any event exceed ten

per cent., when the reserved fund falls below its minimum of half a million dollars, that fund being constituted and preserved mainly for the purpose of meeting any unforeseen emergency in the fire business of the Company.

The scale upon which shareholders in the Queen are permitted to vote, differs somewhat from that of other Companies which have been referred to. As another contrast with usage in American Companies, it may be of interest to know that in this, the owner of fifty or a less number of shares is entitled to one vote; exceeding fifty and not exceeding one hundred, two votes; exceeding one hundred and not exceeding two hundred, three votes; and an additional vote for every hundred shares beyond the first two hundred. The owner of \$2,500 of the stock has therefore but one vote; of \$5,000, two votes; and of \$10,000, only three votes. No shareholder is entitled to more than twenty votes; or to vote upon any question in which he or she may be personally interested; nor to vote at all, unless he or she shall have held his or her shares for three calendar months next preceding such voting, and paid all instalments thereon. The adoption of such a basis of suffrage in American Companies would introduce a radical revolution, perhaps not altogether palatable to aspirants under the present order of things.

With the exception of a portion of its foreign business, nearly the entire risks held by the Queen were found to average only about three months; and the whole were mainly mercantile risks. This Company computes its re-insurance liability upon the basis of forty per cent. of premiums received on unexpired risks. Upon this basis, its re-insurance liability at the close of 1871 was \$208,510, the American standard making it \$229,631; while its fire insurance fund, as shown by its balance sheet, was \$237,615, and its reserved fund, mainly holden, as before stated, for special emergencies in this branch of its business, represented \$450,000.

In the examination of its finances, which was cordially invited and carefully made, some of the assets of the Company were found to have much greater value than was represented in its statements and balance sheets, their cost rather than their market value having been used. Thus its freehold property in Liverpool, costing \$490,150 many years since,

is now valued at \$600,000. The assets of the Company were found in perfect accordance with its annual statement to the several government departments. Loans on its own life policies are never made for an amount exceeding their cash surrender value, a rule also observed by other Companies whose affairs were covered by these investigations.

Coming now to its financial statement for the year ending December 31, 1872, we find the assets of the Queen materially increased in amount, the aggregate being \$3,042,620, with liabilities stated at \$1,916,080, leaving a surplus of \$1,126,540 as regards its policy-holders. Its net premium receipts on fire risks were \$1,328,295, nearly \$300,000 in excess of the previous year.

These general results from the business of the Queen, and from that of other Foreign Companies named in these pages, and which are thus given nearly a year earlier than usual, show substantially their condition and strength at the present time. The very complete test to which they were subjected in our examination, and the uniform accuracy developed in the rendering of their monetary affairs, are a guaranty of the reliability of their later exhibit.

*The Commercial Union Assurance Company, of London.*

Among the Foreign Companies visited and examined, the Commercial Union closes the list as being the one last established. Though youngest in the role, its high reputation and successful management have given it a deserved prestige as an underwriter. The Company, which was admitted into Massachusetts in 1871, was organized by deed of settlement ten years prior, with authority to insure against loss or damage by fire, storm or tempest, and to extend its business to that of life and marine insurance, which its directors decided to do. It also had authority to increase its guarantee capital from two and a half millions to five millions sterling, or twenty-five millions of dollars. The capital, however, has not been raised from the first amount, \$12,500,000, of which \$1,250,000 constitutes its present paid-up capital.

The powers and duties delegated to its directors and other officials are very elaborately recited, as in all deeds of settlement, and are in many respects substantially identical with

the rest. Such is the strict enforcement of its conditions of government, and so thoroughly is every official and assistant impressed with the obligations imposed, and so prompt and diligent in the observance of all requirements, that nothing essential to a live and efficient administration is left undone. The facts developed in our examination and warranting this particular reference, do not exist this side of England, and would astonish the managers even of some of our own admirably conducted Companies. Although bankers, commercial men, members of Parliament, and others, all engaged in extensive public and private enterprises, constitute its board of direction, yet, as in other English Companies, all are holden to the fullest service and accountability in their relations to the Company. In the Commercial Union (the official programme not materially differing from that of other associations), the general board of eighteen or twenty directors hold weekly meetings, and four days of every week are assigned for meetings of the several sub-divisions of the board having in charge respectively the life, fire, marine and financial interests of the Company. The directors, who retire from office in rotation, set an example in their prompt attendance and personal interest on these occasions, which, as attested by our own observation, means business in the best sense of the term. Numerous other facts illustrating the perfect method in which its affairs are administered might be given, were it necessary.

The official examination at the London office was rendered especially complete by the full and courteous information communicated in connection with the exhibit of assets, books, &c., for verification, even personal reference to department records in the Bank of England being invited and improved in further test of the value and correctness of investments in consols and three per cents. Some of the assets examined were worth in market nearly double the amount represented, their cost or ledger value being used for the Company's financial statement. As an instance, the United States stocks in which investments had been made carried a present market value of more than \$50,000 in excess of the amount claimed as an asset. Some of the local securities owned by the Company held even a greater ratio of excess. Its freehold estate,

then credited at £60,000, or \$300,000, would command a heavy advance if placed on the market.

It would surprise some American insurance directors to know, that, for years, this Company, carrying out English usage, has been charging off from this one item of freehold estate £900 and £1,000, annually, thereby reducing its represented value, while its actual market value has been annually increasing in equal or greater ratio. At the commencement of the present year, this item had thus been reduced £1,000, or \$5,000, it being reported for 1872 at £59,000, and for 1871, at £60,000. This procedure is voluntarily adopted by vote of the Company as a measure of financial security, the result, as in cases previously cited, placing it in a condition in which, if necessary to realize on its property, it may be able to meet any adverse emergency ever possible to occur in its monetary relations.

Since the examination here referred to, the Commercial has rendered its annual statement for 1872, exhibiting present assets at \$5,132,060, with liabilities amounting to \$3,212,080, leaving a surplus of nearly two millions of dollars as regards policy-holders. Its premium receipts, \$2,509,775, on fire and marine business in 1872, were nearly half a million dollars in excess of the previous year, and more than that in excess of losses and claims on the same account in 1872. The reserved fund of the Commercial Union is now \$400,000.

*American Assets of Foreign Companies:*

COMPANIES.	Deposits in State Departments.	Assets in hands of Trustees.	Available for Losses in Massachusetts.
Commercial Union, . . . .	\$305,000	\$43,537	\$348,537
Imperial, . . . . .	852,650	127,000	729,650
Lancashire, . . . . .	232,000	—	232,000
London Assurance, . . . .	230,000	—	230,000
Liverpool & London & Globe, .	775,412	3,302,310	3,817,647
North British & Mercantile, .	534,740	758,000	1,162,740
Queen, . . . . .	403,050	200,000	473,050
Royal, . . . . .	672,725	672,561	1,235,286
Totals, . . . . .	\$4,105,577	\$5,103,418	\$8,228,910

The preceding statement exhibits the amount of assets held in the United States for the security of American policy-holders in these Companies, and also the amount available for the payment of losses in Massachusetts, as recently reported to this Department.

The assets of the Hamburg-Bremen and of the Scottish Commercial, belonging in this classification, and amounting to \$497,500, are not included, the first having been admitted too late for examination at its home office, and the latter only a few weeks since. With this addition, the reported American assets of the ten Foreign Companies now represented in Massachusetts show an aggregate of \$9,208,995, of which \$8,726,410 is available for the payment of losses in this State. It should be mentioned that the great losses which some of these Companies have sustained in the United States have been almost wholly met by remittances from their home offices, their assets in this country having been preserved intact.

#### CONCLUSION.

In closing our report of these examinations, it is proper to state that fear of making it too voluminous has excluded much that might have interested its readers. Indeed, the difficulty has been to determine what should be selected and what omitted from the mass of information that seemed pertinent. It being the first time that such a service had been accomplished by an American official, duty and justice demanded a faithful presentation of facts. These we have endeavored to communicate as they were developed, carefully avoiding detraction or addition. That the results reached were in some instances unexpected—revealing better conditions, proving the existence of stronger financial elements, and giving assurance of greater security—truth compels acknowledgment. To the reader, we can only say, that we have reported facts as we found them.

Reference has been made to the means employed and the processes adopted, to render the investigations as complete and satisfactory as possible. They are believed to have been successful. Even the Companies themselves would be surprised at the extent to which they were carried, and at the

histories developed, although their own officials so readily and courteously invited and aided the most searching inquiry. The examinations were verified by the latest data, practically including finances and other interests up to the close of 1872. Most of the information now communicated will be new to a large majority of the American readers of this report, and it is hoped not without interest to all.

Simple equity claims the admission of high administrative ability in the prudential and business relations of the Companies visited. Strength, watchfulness and security were noticeably apparent. Perhaps, therefore, the principles of government and modes of business which have been cited in these narratives may impart useful suggestions. If so, some good will be accomplished at home. But whatever be the inferences and results, there is no occasion to torture any words of ours into the slightest aspersion or reflection upon American underwriting, or the usages of well-conducted American Companies, scores of whom have no superiors, either in reputation or government, or in their title to confidence and support. Under the laws of our own Commonwealth, Companies have the opportunity to place themselves among the best and strongest in the world; and we confess to the indulgence of personal as well as official pride in the anticipation.

The Foreign Companies thus far admitted into Massachusetts, have complied with all laws relating to such organizations. Their financial statements have been fully confirmed; but it is hoped that the Insurance Superintendents of the United States will, at their approaching session, adopt an improved blank which will have some better adaptation to the business of these Companies, whose usages are so unlike those of our own. But they are here as legitimate competitors, and their circle embraces as yet no member whose integrity and good name are not passports to confidence and respect. So far as the jurisdiction of this Department can prevail, the standard will not be impaired by any element less worthy.

As none of the Foreign Companies transact a life business in Massachusetts, their obligations and liabilities as affecting fire and marine risks were the points to which attention was

more especially directed. Their life and annuity liabilities, which were as fully investigated as necessity required, are closely computed in accordance with the most perfect system of actuarial science, and no evidence appears to invalidate the results. The English standard of reserve, computed with an average interest of only three and a half per cent., is of course a much severer test than that established by the laws of Massachusetts.

The provisions of the English "Life Assurance Companies' Act of 1870," and as modified by the legislation of 1871 and 1872, are well understood by most underwriters, and need no review here. While the life assurance funds are exempt from new liability for other obligations than to life policyholders under contracts entered into subsequent to the passage of the act, it is supposed by some that the fire and marine funds would, in extreme emergencies, be applied to the liquidation of life liabilities. The act does not in express terms prohibit such diversion of the latter funds; but so much uncertainty exists in connection therewith, that some further declaratory legislation is hoped for in order to relieve all doubt.

While, therefore, the mixing up of life and fire and marine assets in annual statements is objectionable in American estimation, it is less open to criticism at home, especially as, under the act of Parliament, every Company is required to preserve and report, annually, a perfect classification of its assets and liabilities under each head. And the funds thus set apart and applicable to each class of obligations, are maintained inviolate, never being permitted to suffer loss at the expense of each other. The question of security seems well answered by the fact that these funds are in most cases largely in excess of the legal reserves for which they are holden; while behind all, are the reserved funds, and the unrepresented assets purposely withheld from the financial exhibits—the whole subject to rules and regulations noticeable for their completeness and orderly arrangement.

Perhaps a closing word in relation to another and a pertinent topic, may be permitted in this connection. In view of all that has been said and written involving differences of opinion in regard to systems of management, modes

of business, and rules of government, it was a pleasant surprise to find, in England, so many of the ablest underwriters and insurance representatives, as well as prominent gentlemen in other departments, business and professional, giving unqualified and outspoken expression in favor of a government supervision of insurance, judiciously and effectively administered. The preponderance of intelligent judgment and practical experience, as manifested in that direction, would seem to leave little room for the consideration of adverse opinion; certainly not among those who recognize the newer issues of growth and progress, and the consequently higher demands of public interest and safety.

The well-known fact that even the radius of Old Broad Street and Cornhill, of Threadneedle Street and the Royal Exchange and their contiguous localities, where centre so many of the solid organizations of commerce, wealth and stability, have not always been exempt from the damaging influence, if from the presence, of rotten schemes and unworthy pretenders, was freely recognized. And as freely, too, was the hope expressed that some system of supervision akin to that inaugurated in the United States, might be introduced for the better protection of insurance interests, and beneficial both to the assurers and to those relying upon their integrity and solvency. The hope thus expressed became more emphatic when coupled with the admission, that under such a system the distress and ruin occasioned by disastrous collapses in the past might have been in great measure averted, and the community protected then and now against unworthy and fraudulent pretensions.

Although the legislation of Parliament has recently assumed a more progressive form, especially in its protection of life assurance interests, yet, in the words of a distinguished author of insurance history,\* "English Insurance Companies are at present regulated mainly on points affecting their legal constitution." While this is about the limit of existing conditions, results constantly evolved from practical experience and sound policy, followed by parliamentary inquiry and action, will doubtless aid, sooner or later, in the establishment of a more satisfactory system.

\* Mr. Cornelius Walford, of London.

In closing these pages, we take pleasure in expressing our many obligations to Mr. John P. Lawrence, Secretary of the London Assurance Corporation; Mr. William Lyall, Managing Director of the Imperial; Mr. David Smith, General Manager, and Mr. Frederick W. Lance, Secretary of the North British and Mercantile; Mr. Henry Thomson, Secretary of the Liverpool and London and Globe; Mr. John H. McLaren, Manager of the Royal; Mr. George Stewart, General Manager of the Lancashire; Mr. Thomas W. Thomson, Sub-Manager of the Queen; Mr. Alexander Sutherland, Secretary of the Commercial Union; and also to their assistants who aided our investigations. The uniform attention and courteous assistance rendered by all these gentlemen in facilitating the discharge of an official service, will command grateful and lasting remembrance.

Respectfully submitted,

JULIUS L. CLARKE,

*Insurance Commissioner.*

# STATISTICAL TABULATIONS.

TABLE I.—*Massachusetts Mutual Fire Insurance Companies.*

NAME OF COMPANY.	Commenced business.	Risks Written in 1872.	Risks Terminated in 1872.	Amount at Risk, Dec. 31, 1872.	Gross Assets.*	Gross Liabilities,†	Surplus or Deficiency, in 1872.	Surplus or Deficiency, in 1871.
Abington Mutual Fire, . . . . .	1857,	\$858,893	\$485,935	\$1,635,244	\$23,658	\$14,430	+\$9,228	+\$5,419
Annisquam Mutual Fire, . . . . .	1847,	83,480	71,600	353,530	4,861	-	+	-
Arkwright Mutual Fire, . . . . .	1860,	13,602,240	11,540,069	13,298,690	109,816	60,766	+49,050	+55,365
Attleborough Mutual Fire, . . . . .	1845,	182,980	119,070	801,427	5,926	3,333	+2,593	+1,815
Barnstable County Mutual Fire, . . . . .	1833,	903,928	712,798	4,354,255	69,144	28,419	+40,725	+33,225
Berkshire Mutual Fire, . . . . .	1835,	829,852	504,985	4,153,863	43,425	27,419	+16,006	+19,931
Boston Manufacturers' Mutual Fire, . . . . .	1850,	32,629,851	29,389,621	32,629,851	255,601	140,892	+114,709	+140,849
Bristol County Mutual Fire, . . . . .	1829,	874,825	806,815	6,220,310	48,928	420,718	+	-
Builders' Mutual Fire, . . . . .	1868,	2,433,586	1,514,347	3,191,240	40,317	40,721	-404	+5,386
Cambridge Mutual Fire, . . . . .	1834,	1,774,913	1,603,079	3,543,318	71,155	50,039	+21,116	+38,127
Central Mutual Fire, . . . . .	1868,	2,965,768	2,053,400	4,837,860	36,143	34,809	+1,334	+5,301
Citizens' Mutual Fire, . . . . .	1846,	4,734,089	1,634,185	10,476,777	142,001	77,436	+64,565	+45,060
City Mutual Fire, . . . . .	1846,	78,600	124,150	404,000	13,165	3,215	+9,950	+11,736
Cohasset Mutual Fire, . . . . .	1846,	57,375	28,490	317,974	4,722	2,390	+2,332	+1,902
Conway Mutual Fire, . . . . .	1849,	987,777	787,107	4,476,225	35,162	29,289	+5,873	+4,945 .

## INSURANCE COMMISSIONER.

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Dedham Mutual Fire, . . . . .	1837,	\$562,666	\$432,601	\$766,941	\$28,646	\$7,588	+\$21,058	+\$16,525
Dorchester Mutual Fire, . . . . .	1855,	4,963,607	4,518,751	13,554,721	257,913½	236,993	+20,920	+22,411
Essex Mutual Fire, . . . . .	1829,	225,150	228,200	1,210,950	23,794	15,010	+8,784	+29,245
Fall River Manufacturers' Mutual Fire, . . . . .	1870,	4,649,019	2,943,082	4,521,014	47,353	22,566	+24,787	+17,654
Fitchburg Mutual Fire (1st class), . . . . .	1847,	5,164,993	3,955,502	15,427,955	141,769	110,792	+30,977	+55,354
Fitchburg Mutual Fire (2d class), . . . . .	1847,	1,130,711	1,282,484	1,045,737	51,453	10,913	+40,540	+30,983
Franklin Mutual Fire, . . . . .	1829,	1,404,258	855,458	4,401,997	41,892	28,448	+13,444	+12,374
Groveland Mutual Fire, . . . . .	1828,	240,385	178,705	1,296,819	14	350	†	-
Hampshire Mutual Fire, . . . . .	1832,	574,815	723,037	3,564,705	56,246	25,179	+31,067	+29,572
Hingham Mutual Fire, . . . . .	1826,	3,446,503	1,806,883	15,846,077	226,353	121,489	+104,864	+90,249
Holyoke Mutual Fire, . . . . .	1843,	9,440,640	7,014,677	22,310,850	233,964	247,650	-13,686	+159,603
Housatonic Mutual Fire, . . . . .	1854,	288,158	232,034	1,804,260	6,992	12,437	-5,445	-4,637
Lowell Mutual Fire, . . . . .	1832,	564,517	424,900	1,308,857	33,499	10,207	+23,292	+24,467
Lynn Mutual Fire, . . . . .	1828,	346,545	290,725	1,787,562	31,623	14,564	+17,059	+16,969
Merchants' and Farmers' Mutual Fire, . . . . .	1847,	9,416,663	8,233,103	29,513,599	424,871	632,038	-207,167	+172,580

\* Not including deposit notes.

† Including premium reserve taken at 50 per cent. on cash premiums received on unexpired fire risks.

‡ This Company charges a cash premium adequate for expenses only, and relies on assessment on deposit notes to pay losses.

§ Including \$103,825 net amount of unpaid assessments.

TABLE I.—*Massachusetts Mutual Fire Insurance Companies—Concluded.*

NAME OF COMPANY.	Commenced business.	Risks Written in 1872.	Risks Terminated in 1872.	Amount at Risk, Dec. 31, 1872.	Gross Assets.*	Gross Liabilities.†	Surplus or Deficiency, in 1872.	Surplus or Deficiency, in 1871.
Merrimack Mutual Fire, . . . . .	1828,	\$3,393,388	\$1,436,962	\$9,027,428	\$98,772	\$61,849	+\$36,923	+\$37,766
Middlesex Mutual Fire, . . . . .	1826,	4,084,351	2,452,572	13,502,051	245,521	102,645	+\$142,876	+\$134,702
Milford Mutual Fire, . . . . .	1852,	145,142	113,387	659,719	5,711	3,463	+\$2,248	+\$1,525
Mutual Fire Assurance, . . . . .	1827,	667,075	562,650	3,535,715	84,884	27,677	+\$57,207	+\$54,630
Mutual Protection Fire, . . . . .	1864,	279,400	44,650	948,050	13,317	6,896	+\$6,421	+\$4,943
Mutual Safety Fire, . . . . .	1853,	22,975	76,166	75,775	646	12	‡	-
Naumkeag Mutual Fire, . . . . .	1870,	234,428	210,433	367,522	3,452	5,105	-1,653	+852
Newburyport Mutual Fire, . . . . .	1829,	112,000	103,000	670,060	18,420	4,572	+13,848	+13,279
Norfolk Mutual Fire, . . . . .	1825,	3,854,370	3,242,292	14,113,714	202,199	128,142	+\$74,057	+\$52,163
Pemberton Mutual Fire, . . . . .	1871,	375,350	14,850	417,540	3,237	2,777	+\$460	+\$362
Quincy Mutual Fire, . . . . .	1851,	10,141,277	9,230,464	36,974,889	617,175§	635,016	-17,841	+\$171,774
Salem Mutual Fire, . . . . .	1838,	536,667	623,300	1,588,242	41,134	39,609	+\$1,525	+\$23,428
Salisbury and Amesbury Mutual Fire, . . . . .	1855,	64,435	42,311	404,975	2,623	1,723	+\$900	+\$739
Saugus Mutual Fire, . . . . .	1852,	911,475	881,000	2,631,095	1,236	3,600	‡	-
Southbridge Mutual Fire, . . . . .	1871,	107,109	-	107,109	1,618	882	+\$736	+\$428

South Danvers Mutual Fire, . . . . .	1829,	\$164,800	\$166,725	\$1,041,495	\$39,304	\$11,356	\$+27,948	+\$28,093
Traders' and Mechanics' (Mutual Dept.), . .	1848,	4,272,430	2,449,263	15,939,834	200,749	180,047	+20,702	+134,357
Westfield Mutual Fire, . . . . .	1852,	172,487	141,825	886,658	4,457	5,976	—1,519	+275
Westford Mutual Fire, . . . . .	1840,	231,630	187,875	727,838	4,663	3,639	+1,024	+1,192
West Newbury Mutual Fire, . . . . .	1828,	281,287	180,214	1,718,359	—	1,575	†	—
Weymouth and Braintree Mutual Fire, . .	1833,	1,460,679	978,915	3,078,619	32,852	58,227	—25,375	+11,825
Worcester Manufacturers' Mutual Fire, . .	1855,	13,878,419	12,460,204	13,878,419	115,237	65,292	+49,945	+63,058
Worcester Mutual Fire, . . . . .	1824,	6,890,689	5,221,771	27,670,658	363,673	207,102	+156,571	+172,305
Total, . . . . .	.	\$157,698,650	\$125,316,622	\$359,022,172	\$4,611,286	\$3,987,282	+\$994,574	+\$3,000,221

\* Not including deposit notes.

† Including premium reserve taken at 50 per cent. on cash premiums received on unexpired fire risks.

‡ This Company charges a cash premium adequate for expenses only, and relies on assessment on deposit notes to pay losses.

§ Including \$250,000 net amount of unpaid assessments.

|| Including \$30,000 net amount of unpaid assessments.

TABLE II.—*Massachusetts Mutual Fire Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.*	Cash Premiums Received.	Losses Paid.	Ratio of Losses to		Expenses.	Ratio of Expenses to	
					Premis. Received.	Amount at Risk.†		Premis. Received.	Gross Income.
Abington Mutual Fire, . . . .	\$12,761	\$7,401	\$11,715	\$2,802	23.92	.19	\$3,320	28.34	26.02
Arkwright Mutual Fire, . . . .	126,093	123,485	120,157	44,176	36.76	.36	10,289	8.56	8.16
Attleborough Mutual Fire, . . . .	2,075	2,489	1,636	784	47.92	.10	205	12.53	9.88
Barnstable County Mutual Fire, . . . .	12,161	10,473	5,279	1,315	24.91	.03	1,501	28.43	12.34
Berkshire Mutual Fire, . . . .	11,714	10,579	9,214	6,197	67.26	.07	3,074	33.36	26.24
Boston Manufacturers' Mutual Fire,	293,808	304,290	276,953	92,794	33.51	.30	21,615	7.80	7.36
Builders' Mutual Fire, . . . .	42,091	22,870	41,197	9,977	24.22	.40	12,893	31.30	30.63
Cambridge Mutual Fire, . . . .	24,603	19,434	18,705	8,578	45.86	.22	5,955	31.84	24.20
Central Mutual Fire, . . . .	50,116	47,945	48,431	33,302	68.76	.75	12,671	26.16	25.28
Citizens' Mutual Fire, . . . .	74,944	32,464	65,798	7,329	11.14	.08	17,595	26.74	23.48
City Mutual Fire, . . . .	1,417	3,178	631	2,431	385.26	.57	463	73.38	32.67
Cohasset Mutual Fire, . . . .	1,255	687	876	—	—	—	427	48.74	34.02
Conway Mutual Fire, . . . .	13,878	11,393	11,988	4,958	38.86	.11	2,695	22.48	19.42
Dedham Mutual Fire, . . . .	8,893	5,364	7,082	1,974	27.87	.27	2,028	28.64	22.80
Dorchester Mutual Fire, . . . .	135,189	107,746	74,873	65,506	87.49	.49	25,928	34.63	19.18

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Essex Mutual Fire, . . . . .	\$11,678	\$28,720	\$4,562	\$24,183	530.10	1.99	\$1,046	22.93	8.96
Fall River Manuf. Mutual Fire, . . . . .	45,960	29,325	43,426	10,940	25.19	.29	4,092	9.42	8.90
Fitchburg Mutual Fire (1st class), . . . . .	81,341	96,492	68,917	56,705	82.28	.38	14,122	20.49	17.36
Fitchburg Mutual Fire (2d class), . . . . .	23,176	13,872	19,865	9,863	49.65	.88	4,009	20.18	17.30
Franklin Mutual Fire, . . . . .	17,815	12,906	15,609	5,130	32.87	.12	3,535	22.65	19.84
Hampshire Mutual Fire, . . . . .	11,183	10,523	7,472	5,172	69.22	.14	2,028	27.14	18.13
Hingham Mutual Fire, . . . . .	65,675	41,080	53,628	12,143	22.64	.08	7,765	14.48	11.82
Holyoke Mutual Fire, . . . . .	149,838	232,393	127,700	174,755	136.84	.66	32,556	25.49	21.73
Housatonic Mutual Fire, . . . . .	3,868	3,346	3,555	1,100	30.94	.06	1,249	35.13	32.29
Lowell Mutual Fire, . . . . .	8,201	5,801	6,050	2,205	36.45	.18	1,794	29.65	21.87
Lynn Mutual Fire, . . . . .	6,283	3,668	4,473	197	4.40	.01	1,889	42.23	30.06
Merchants' and Farmers' Mut. Fire, . . . . .	150,091	113,278	123,421	53,034	42.97	.18	35,169	28.49	23.43
Merrimack Mutual Fire, . . . . .	39,230	31,778	32,450	18,607	57.34	.23	9,217	28.40	23.49
Middlesex Mutual Fire, . . . . .	74,698	50,923	59,868	20,464	34.18	.16	12,736	21.27	17.05
Milford Mutual Fire, . . . . .	1,825	756	1,520	67	4.41	.01	385	25.33	21.10

\* Including return premiums or dividends of profits.

† Taking mean amount of risks outstanding at beginning and end of year.

TABLE II.—*Massachusetts Mutual Fire Insurance Companies—Concluded.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.*	Cash Premiums Received.	Losses Paid.	Ratio of Losses to		Expenses.	Ratio of Expenses to	
					Premis. Received.	Amount at Risk.†		Premis. Received.	Gross Income.
Mutual Fire Assurance, . . .	\$15,933	\$10,233	\$9,242	\$1,775	19.21	.05	\$3,448	37.31	21.64
Mutual Protection Fire, . . .	4,183	1,329	3,943	14	.35	.002	1,124	28.51	26.87
Naumkeag Mutual Fire, . . .	3,073	4,929	2,836	3,908	137.80	1.10	1,021	36.00	33.22
Newburyport Mutual Fire, . . .	1,831	1,867	1,190	—	—	—	577	48.49	31.51
Norfolk Mutual Fire, . . .	76,973	49,533	65,381	15,489	23.69	.11	11,196	17.12	14.54
Pemberton Mutual Fire, . . .	4,349	1,733	4,279	13	—	.005	1,720	40.19	39.55
Quincy Mutual Fire, . . .	187,097	284,683	149,395	193,673	129.64	.53	41,915	28.06	22.40
Salem Mutual Fire, . . .	17,015	41,979	9,370	34,393	367.05	2.10	1,899	20.27	11.16
Salisbury and Amesbury Mut. Fire,	556	229	468	—	—	—	180	38.46	32.37
Southbridge Mutual Fire, . . .	1,618	67	1,618	12	.74	.01	55	3.40	3.40
South Danvers Mutual Fire, . . .	6,166	10,089	3,159	5,743	181.80	.55	1,065	33.72	17.27
Traders' & Mechanics' (Mut. Dept.).	78,203	126,975	58,134	101,879	175.25	.68	13,188	22.69	16.86
Westfield Mutual Fire, . . .	2,341	3,448	1,927	2,442	126.73	.28	400	20.76	17.09
Westford Mutual Fire, . . .	2,019	2,043	1,687	1,534	90.93	.20	133	7.88	6.44
Weymouth and Braintree Mut. Fire,	25,920	30,357	23,611	22,112	93.65	.78	5,024	21.28	19.38

Worcester Manufacturers' Mut. Fire,	\$124,475	\$124,216	\$116,328	\$49,426	42.49	.37	\$6,700	5.76	5.38
Worcester Mutual Fire, . . . .	122,921	104,987	98,067	46,357	47.27	.17	16,761	17.09	13.64

NOTE.—Four or five of the smaller Mutual Companies are omitted from this Table for want of necessary data for perfect ratios.

\* Including return premiums or dividends of profits.

† Taking mean amount of risks outstanding at beginning and end of year.

TABLE III.—*Massachusetts Mutual Marine and Fire-Marine Insurance Companies.*

NAME OF COMPANY.	Commenced busi- ness.	Guarantee Fund.	Scrp outstand- ing.	Amount at Risk, Dec. 31, 1872.	Gross Assets.	Gross Liabilities,†	Surplus or Def- iciency for 1872.	Surplus or Def- iciency for 1871.
Atlantic Mutual Fire and Marine,	1855,	\$172,104	\$72,104	\$266,660	\$223,355	\$111,103	+\$12,252	+\$41,259
China Mutual (Marine),	1853,	-	505,500	9,953,866	1,096,950	952,280	+\$144,670	+\$249,993
Commercial Mutual Marine,.	1863,	208,000	13,637	887,162	298,914	101,240	-10,326	-14,168
India Mutual (Fire and Marine),.	1867,	355,100	-	5,747,001	622,881	391,545	-123,764	+\$54,205
Ocean Mutual (Marine),	1864,	231,000	-	7,550	121,037	4,470	-114,433	-166,501
Pacific Mutual (Marine),*	1856,	56,900	-	-	59,535	41,277	-38,642	-25,888
Union Mutual Marine, .	1851,	300,000	434,374	3,080,174	706,909	735,575	-328,666	-328,608
Totals, . . . . .	.	\$1,323,104	\$1,025,615	\$19,942,413	\$3,129,581	\$2,337,490	-\$458,909	-\$183,034

NOTE.—The Mutual Fishing Insurance Companies are omitted from this Table, as their statements do not furnish requisite data for its comparisons.

\* Closing up.

† Including premium reserve taken at 50 per cent. on premiums received on unexpired fire-risks and at the full amount of premiums received on marine risks not marked off, and outstanding scrip; but not including cash or stock-note guarantee fund.

TABLE IV.—*Massachusetts Mutual Marine and Fire-Marine Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Marine Prem's Received.	Marine Losses Paid.	Ratio.†	Fire Prem's Received.	Fire Losses Paid.	Ratio.	Expenses.	Ratio.‡
Atlantic Mutual Fire and Marine, .	\$37,819	\$39,510	\$31,426	\$26,007	82.7	-	-	-	\$3,423	10.9
China Mutual (Marine), . . .	507,814	516,667	382,696	324,165	84.7	-	-	-	45,538	11.9
Commercial Mutual Marine, . .	33,163	4,550	33,163	33,524	101.1	-	-	-	4,550	13.7
India Mutual (Fire and Marine), .	221,190	299,377	139,843	107,178	76.6	\$15,357	\$161,864	1,054.0	23,382	15.1
Ocean Mutual (Marine), . . .	104,847	53,626	50,863	48,250	94.9	-	-	-	3,670	7.2
Pacific Mutual (Marine),* . .	2,827	8,853	501	7,000	1,397.2	-	-	-	1,272	253.9
Union Mutual Marine, . . .	108,609	63,537	99,031	54,938	55.5	-	-	-	7,551	7.6

NOTE.—The Mutual Fishing Insurance Companies are omitted from this Table, as their statements furnish insufficient data for its ratios.

\* Closing up.

† Of losses paid to cash premiums received.

‡ Of expense to gross cash premiums received.

## REPORT OF THE

TABLE V.—*Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY.	Cash Capital.	Am't at Risk, Dec. 31, 1872.	Gross Assets.	Gross Liabilities.*	Surplus as regards Policy-holders, Dec. 31, 1872.	Surplus or Impairment of Capital or Scrip, Dec. 31, 72.	Percentage of Surplus or Impairment, Dec. 31, 1872.	Surplus as regards Policy-holders, Dec. 31, 1871.	Surplus of Capital, Dec. 31, 1871.	Percentage of Surplus or Impairment, Dec. 31, 1871.
American (Fire and Marine),	\$300,000	\$16,294,091	\$624,796	\$322,096	\$302,700	+\$2,700	.9	\$689,978	\$389,978	129.9
Beverly (Fire and Marine),	50,000	106,150	60,098	8,101	51,997	+1,997	4.	34,629	4,629	15.4
Equitable Marine,	17,000	71,200	34,792	5,713	29,079	+12,079	71.1	33,428	16,428	96.6
Faneuil Hall,	200,000	1,329,254	203,230	11,709	191,521	—8,479	—4.2	—	—	—
Firemen's Fire,†	300,000	—	—	—	—	—	—	—	—	—
First National Fire,	100,000	7,858,672	186,176	81,848	104,328	+4,328	4.3	102,984	2,984	3.0
Gloucester (Fire and Marine),	100,000	2,129,025	114,936	29,988	84,948	—15,052	—15.05	107,860	7,860	7.9
Mercantile Marine,	300,000	10,531,122	557,455	138,938	418,517	+118,517	39.5	506,888	206,888	68.9
New England Mutual,	200,000†	8,905,854	524,977	452,562	72,415	—215,585	—107.8	—	—	—
Salem Marine,	100,000	1,837,870	246,055	76,667	169,388	+69,388	69.4	167,551	67,551	67.6
Springfield Fire and Marine,	500,000	67,277,611	1,057,499	559,319	498,180	—1,820	—3	568,189	68,189	13.6
Traders' & Mechanics' (Fire),	100,000	3,455,645	138,582	42,339	96,243	—3,757	—3.7	187,858	87,858	87.8
Totals,	\$2,267,000	\$119,796,494	\$3,748,596	\$1,729,280	\$2,019,316	—\$35,684	—1.6	—	—	—

\* Including premium reserve, taken at 50 per cent. of premiums received on unexpired fire and inland risks and the full amount of premiums received on marine risks not marked off; but not including capital stock.

† In addition to this amount this Company has a guarantee fund of \$88,000, consisting of subscription notes.

§ A preferred permanent fund of \$200,000 has been paid in, in cash, since rendering their return to this department.

† Commenced business December 30, 1872.

TABLE VI.—*Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY.	FIRE BUSINESS.			RATIO OF LOSS TO			MARINE AND INLAND BUSINESS.			RATIO OF LOSS TO		
	Risks Written.	Premiums Received.	Losses Paid.	Prem's Rec'd.	Risks Written.	Am't at Risk.*	Risks Written.	Premiums Received.	Losses Paid.	Prem's Rec'd.	Risks Written.	Am't at Risk.*
American (Fire and Marine),	\$13,063,337	\$73,271	\$404,180	551.62	3.09	4.8	\$8,657,139	\$159,468	\$122,952	77.1	1.4	2.6
Beverly (Fire and Marine),	-	-	-	-	-	-	110,150	5,550	-	-	-	-
Equitable Marine, . . .	-	-	-	-	-	-	197,942	11,135	12,249	110.0	6.1	14.6
Faneuil Hall, . . .	-	31,476	158,172	502.51	-	-	-	-	-	-	-	-
Fireman's Fire, . . .	-	-	-	-	-	-	-	-	-	-	-	-
First National Fire, . .	8,372,553	115,366	115,282	99.93	1.38	1.6	-	-	-	-	-	-
Gloucester (Fire and Marine),	2,174,390	18,711	31,978	170.90	1.47	2.2	309,411	8,959	654	7.2	.2	1.6
Mercantile Marine (F. and M.),	8,448,253	34,804	104,153	299.25	1.23	1.6	5,331,857	81,650	64,762	79.3	1.2	2.0
New England Mut. (F. & M.),	5,139,168	28,687	82,592	287.91	1.61	2.9	12,987,208	151,436	97,884	64.6	.8	1.6
Salem Marine, . . .	-	-	-	-	-	-	3,284,835	59,856	32,979	55.0	1.0	2.0
Springfield Fire and Marine, .	58,230,712	634,185	600,489	94.69	1.03	.9	-	-	-	-	-	-
Traders' and Mechanics' (F.),	2,635,997	26,724	87,928	329.02	3.33	2.8	-	-	-	-	-	-

\* Taking mean amount of risks outstanding at beginning and end of year.

## REPORT OF THE

TABLE VII.—*Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.*	Ratio of Expenses to		Cash Dividends Declared.
					Prem. Received.	Gross Income.	
American (Fire and Marine), . . . . .	\$348,899	\$647,134	—\$298,235	\$45,152	19.40	12.94	\$75,000
Beverly (Fire and Marine), . . . . .	8,566	10,041	—1,475	1,341	24.16	15.65	8,700
Equitable Marine, . . . . .	14,650	14,476	+174	2,227	20.00	15.20	—
Faneuil Hall, . . . . .	44,142	181,221	—137,079	23,048	73.22	52.21	—
Firemen's Fire, . . . . .	—	—	—	—	—	—	—
First National Fire, . . . . .	125,992	145,802	—19,810	30,520	26.45	24.22	—
Gloucester (Fire and Marine), . . . . .	34,067	45,162	—11,095	6,591	17.50	19.35	6,000
Mercantile Marine, . . . . .	167,113	223,285	—56,172	32,682	28.06	19.56	18,000
New England Mutual, . . . . .	193,981	199,896	—5,915	19,419	10.78	10.01	—
Salem Marine, . . . . .	72,911	61,507	+11,404	12,855	21.48	17.63	16,000
Springfield Fire and Marine, . . . . .	693,965	816,915	—122,950	176,169	27.78	25.39	40,256
Traders' and Mechanics' (Fire), . . . . .	43,687	106,818	—63,131	8,871	33.19	20.31	10,000

\* Excluding losses, dividends, return premiums and drawbacks, and premiums on re-insurance.

TABLE VIII.—*Insurance Companies of other States.*

NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk, Dec. 31, 1872.	Gross Assets.	Gross Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1872.	Surplus or Impair- ment of Capital or Scrip, Dec. 31, 1872.	Percentage of Sur- plus or Impair- ment, Dec. 31, 72.	Surplus as regards Policy-holders, Dec. 31, 1871.	Surplus or Impair- ment of Capital or Scrip, Dec. 31, 1871.	Percentage of Sur- plus or Impair- ment, Dec. 31, 71.
Ætna (Fire), . . . .	New York,	\$200,000	\$9,007,488	\$296,222	\$112,779	\$183,443	—\$16,557	—8.2	\$200,779	+779	.4
Ætna (Fire and Inland), . .	Hartford, . .	2,000,000	319,295,153	5,396,380	3,383,633	2,012,747	+12,747	.6	2,743,334	—256,666	—8.5
Alps (Fire and Marine), . .	Erie, Pa., . .	200,000	18,385,612	376,679	196,489	180,190	—19,810	—9.9	—	—	—
Amazon (Fire and Inland), .	Cincinnati, O., .	500,000	52,873,342	1,058,280	611,818	446,462	—53,538	—10.7	555,172	+55,172	11.0
American Central (F. and M.), .	St. Louis, . .	275,000	24,746,737	537,444	234,889	302,555	+27,555	10.0	—	—	—
American Fire, . . . .	Philadelphia, .	400,000	33,062,122 <sup>1</sup>	1,092,576	678,297	414,279	+14,279	3.6	774,793	+374,793	9.4
Arctic Fire, . . . .	New York, . .	250,000	11,846,344	312,949	142,604	170,345	—79,657	—31.9	282,236	+32,236	12.9
Atlantic (Fire), . . . .	Brooklyn, . .	200,000	15,125,120	303,263	88,841	214,422	+14,422	7.2	202,500	+2,500	1.2
Atlantic Fire and Marine, .	Providence, .	200,000	3,793,780	358,000	173,310	184,690	—15,310	—7.6	—	—	—
Atlantic Mutual (Marine), .	New York, . .	—	93,455,775	15,502,806	4,644,372	10,858,434	+2,930,634	—	10,388,261	+2,364,081	—
Bangor (Fire and Marine), .	Bangor, . .	200,000	3,792,691	312,682	89,450	223,232	+23,232	11.6	—	—	—
Black River (Fire) . . .	Watert'n, N. Y.,	250,000	7,505,966	372,900	133,525	239,375	—10,625	—4.2	—	—	—
Brewers of America (Fire), .	Milwaukee, . .	200,000	14,776,787	414,320	181,196	233,124	+33,124	16.6	—	—	—

<sup>1</sup> In addition to this amount the Company has \$10,690,335 perpetual risks in force.<sup>7</sup> An assessment of 33 $\frac{1}{2}$  per cent. was ordered payable February 26, 1873.

TABLE VIII.—*Insurance Companies of other States*—Continued.

NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk, Dec. 31, 1872.	Gross Assets.	Gross Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1872.	Surplus or Impair- ment of Capital or Scrip, Dec. 31, 1872.	Percentage of Sur- plus or Impair- ment, Dec. 31, '72.	Surplus as regards Policy-holders, Dec. 31, 1871.	Surplus or Impair- ment of Capital or Scrip, Dec. 31, 1871.	Percentage of Sur- plus or Impair- ment, Dec. 31, '71.
Brewers' and Maltsters' (Fire and Inland), . . . .	New York,	\$200,000	\$16,437,741	\$282,170	\$121,831	\$160,339	—\$39,661 <sup>8</sup>	—19.9	\$203,088	+\$3,088	1.5
Capital City (Fire), . . . .	Albany, . .	150,000	2,479,625	182,990	16,121	166,869	+16,869	11.2	-	-	-
Citizens' (Fire), . . . .	New York,	300,000	53,969,888	735,693	477,293 <sup>2</sup>	408,400	—41,600	—13.9	608,601	+308,601	102.9
City (Fire), . . . .	Providence,	100,000	5,801,738	159,268	53,606	105,662	+5,662	5.7	-	-	-
City Fire, . . . .	New York,	210,000	13,903,669	464,148	88,250	375,898	+165,898	79.0	465,745	+255,745	121.8
Clinton Fire (Fire and Inland),	New York,	250,000	19,317,880	420,329	118,165	302,164	+52,164	20.9	-	-	-
Columbia Fire, . . . .	New York,	300,000	20,134,637	424,813	155,525	269,288	—30,712	—10.2	386,544	+86,544	28.8
Commerce (Fire), . . . .	Albany, . .	200,000	21,537,163	397,228	179,471	217,757	+17,757	8.9	267,670	+67,670	33.8
Commerce Fire (Fire & Inland),	New York,	200,000	7,736,920	248,674	190,411	58,263	—141,737 <sup>9</sup>	—70.9	214,270	+14,270	7.1
Connecticut Fire, . . . .	Hartford, . .	500,000	22,499,900	710,273	206,170	504,103	+4,103	.8	500,363	+363	.07
Continental (Fire), . . . .	New York,	1,000,000	189,310,150	2,284,252	1,231,094	1,053,158	+53,158	5.3	1,089,327	+89,327	8.9
Delaware Mut. Safety (F. & M.),	Philadelphia,	360,000	36,821,630	1,992,677	474,119	1,518,558	+318,953	88.6	1,474,887	+327,477	91.0
Equitable Fire and Marine, . .	Providence,	300,000	8,542,390	441,910	379,023	62,887	—237,113 <sup>10</sup>	—79.0	251,461	+51,461	25.7
Exchange Fire, . . . .	New York,	200,010	14,008,673	323,375	122,124	201,251	+1,241	.6	219,551	+19,541	9.8
Fairfield Co. Fire, . . . .	S. Norwalk, Ct.,	200,000	11,365,425	286,484	138,077	148,407	—51,593 <sup>11</sup>	—25.8	210,149	+10,149,	5.1

# INSURANCE COMMISSIONER.

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Fire Association of Phila.,	Philadelphia,	\$500,000	\$1,709,833 <sup>3</sup>	\$2,049,689	\$1,432,079	\$617,610	+\$117,610	23.5	-	-
Fireman's Fund,	San Francisco,	300,000	25,804,299	613,893	324,801	239,092	-10,908	-3.6	-\$87,165	-17.4
Franklin Fire,	Philadelphia	400,000	143,331,895	3,309,341	2,638,991	670,350	+270,350	67.6	+432,485	108.1
German (Fire),	Erie, Pa.,	200,000	11,684,502	342,616	151,452	191,164	-8,836	-4.4	+203,967	2.0
Germania Fire,	New York,	500,000	101,189,767	1,292,409	728,848	563,561	+63,561	12.7	+584,726	16.9
German American,	New York,	1,000,000	49,083,391	1,369,090	342,292	1,026,798	+26,798	2.8	-	-
Girard Fire and Marine,	Philadelphia,	300,000	34,678,229	632,291	288,432	343,859	+43,859	14.6	-	-
Glen's Falls (Fire),	Glen's F's, N. Y.,	200,000	66,595,489	584,710	329,553	255,157	+55,157	27.6	+63,853	31.9
Great Western (Marine),	New York,	1,653,400	25,320,270	1,835,429	463,806	1,371,623	-281,777	-17.0	+401,024	24.3
Guardian Fire,	New York,	200,000	18,241,240	316,562	112,262	204,300	+4,300	2.1	+208,193	4.1
Hanover Fire,	New York,	250,000	83,470,677	875,540	622,367	253,173	+3,173	1.2	+41,572	1.0
Hartford Fire,	Hartford,	1,000,000	157,830,750	2,204,397	1,348,278	856,119	-143,881	-14.3	+12,191	1.2
Hartford Steam Boiler Insp'n,	Hartford,	120,000	11,854,076	171,598	25,788	145,810	+25,810	21.5	+26,044	26.0
Hoffman Fire,	New York,	200,000	17,491,537	283,771	190,529	93,242	-106,758 <sup>12</sup>	-53.3	+28,886	14.4
Home (Fire),	New York,	2,500,000	340,149,668	4,426,859	2,277,158	2,149,701	-350,299	-14.0	+107,495	4.3

<sup>2</sup> Including \$150,000 scrip dividends to stockholders.

<sup>3</sup> In addition this amount, the Company has \$58,597,599 perpetual risks in force.

<sup>8</sup> An assessment of 20 per cent. on the capital was ordered.

<sup>9</sup> An assessment of \$140,000 was made and paid in January 15, 1873.

<sup>10</sup> Since rendering its statement the capital of this Company has been reduced to \$60,000, and \$140,000 has been paid in for new stock, showing a surplus over capital of \$5,406.

<sup>11</sup> Capital reduced to \$150,000 and by vote increased to \$200,000, and the amount (\$50,000) is now paid in.

<sup>12</sup> An assessment of \$100,000 was paid in January 20, 1873, leaving the impairment \$6,758.

TABLE VIII.—*Insurance Companies of other States—Continued.*

NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk, Dec. 31, 1872.	Gross Assets.	Gross Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1872.	Surplus or Impair- ment of Capital or Surp., Dec. 31, 1872.	Percentage of Sur- plus or Impair- ment, Dec. 31, 72.	Surplus as regards Policy-holders, Dec. 31, 1871.	Surplus or Impair- ment of Capital or Surp., Dec. 31, 1871.	Percentage of Sur- plus or Impair- ment, Dec. 31, 71.
Home (Fire), . . . .	Columbus, O., .	\$250,000	\$48,916,405	\$732,736	\$478,740	\$253,996	+\$3,996	1.6	\$488,755	—\$11,245	—2.2
Humboldt (Fire), . . . .	Newark, N. J., .	150,000	4,628,063	188,084	44,695	143,389	—6,611	—4.4	—	—	—
Insurance Co. of N. America, .	Philadelphia, .	500,000	171,347,977 <sup>4</sup>	3,294,674	2,446,010	788,664	+288,664	57.7	1,493,966	+993,966	198.8
Insurance Co. State of Penn., .	Philadelphia, .	200,000	15,972,498 <sup>5</sup>	564,285	326,505	237,780	+37,780	18.9	—	—	—
Irving (Fire), . . . .	New York, .	200,000	5,434,646	221,827	103,911	117,916	—82,084 <sup>13</sup>	—41.0	—	—	—
Lamar (Fire and Inland), .	New York, .	200,000	8,686,228	279,039	88,433	190,606	—9,394	—4.7	—	—	—
Lorillard (Fire), . . . .	New York, .	300,000	14,211,817	397,433	86,054	311,379	+11,379	3.8	—	—	—
Manhattan Fire, . . . .	New York, .	250,000	21,765,562	493,769	193,475	300,294	+50,294	20.1	—	—	—
Mercantile Fire, . . . .	New York, .	200,000	11,959,556	248,845	65,882	182,963	—17,037	—8.6	208,810	+8,810	4.4
Mercantile Mut. (Marine), .	New York, .	1,000,000 <sup>6</sup>	17,207,960	1,221,365	637,908	583,457	—416,543 <sup>14</sup>	—41.6	1,158,827	+158,827	15.9
Merchants' (Fire), . . . .	New York, .	200,000	32,064,695	388,637	164,005	224,632	+24,632	12.3	368,387	+168,387	84.2
Merchants' (Fire and Marine), .	Providence, .	200,000	12,663,874	440,034	293,337	146,697	—53,303 <sup>15</sup>	—26.6	256,111	+56,111	28.0
Merchants' Marine, . . . .	Bangor, . . . .	150,000	1,151,892	278,565	118,067	160,498	+10,498	7.0	—	—	—
Merchants' Mutual (Fire), .	Newark, N. J., .	200,000	22,924,126	510,389	143,378	367,011	+52,551 <sup>16</sup>	26.2	—	—	—
Meriden Fire, . . . .	Meriden, Conn.,	200,000	5,816,262	251,006	62,839	188,167	—11,833	—5.9	—	—	—

Narragansett Fire and Marine,	Providence,	\$250,000	\$20,559,741	\$520,734	\$261,122	\$259,612	+\$9,612	3.8	\$492,985	-\$7,015	-1.4
National Fire, . . . .	Hartford, . . . .	500,000	24,127,945	742,166	232,686	509,480	+\$9,480	1.9	504,917	+\$4,917	1.0
National Fire, . . . .	New York, . . . .	200,000	23,022,143	375,960	161,423	214,537	+\$14,537	7.2	237,388	+\$37,388	19.7
National Fire and Marine,	Philadelphia, . . . .	300,000	10,992,700	383,775	119,809	263,966	-\$36,034	-12.0	-	-	-
New Hampshire Fire, . .	Manchest'r, N.H., . .	200,000	10,217,203	248,292	64,825	183,467	-\$16,533	-8.2	-	-	-
Newport Fire and Marine,	Newport, R. I., . . .	200,000	6,931,582	368,980	173,573	195,407	-\$4,893	-2.3	210,233	+\$10,233	5.1
New York and Yonkers Fire,	New York, . . . .	200,000	5,942,647	298,821	98,291	200,530	+\$530	.2	-	-	-
Niagara Fire, . . . .	New York, . . . .	500,000	71,457,051	1,264,538	632,735	631,803	+\$131,803	26.3	904,091	-\$95,909	-9.6
North Missouri (F. & M.),	Macon, Mo., . . . .	350,000	27,208,914	718,345	397,976	320,369	-\$29,631	-8.4	-	-	-
Northwestern Nat'l (F. & In.),	Milwaukee, . . . .	235,500	7,105,573	377,235	90,251	286,984	+\$51,484	21.9	-	-	-
Orient (Fire), . . . .	Hartford, . . . .	500,000	19,254,006	689,895	259,367	430,528	-\$69,472	-13.9	-	-	-
Orient Mutual (Marine), .	New York, . . . .	-	20,600,488	1,943,296	1,920,681 <sup>a</sup>	1,086,240	+\$22,615	-	1,203,961	+\$120,001	-
Pacific Fire, . . . .	New York, . . . .	200,000	25,255,847	528,748	113,380	415,368	+\$215,368	107.7	-	-	-
Penn Fire, . . . .	Philadelphia, . . . .	156,650	4,915,038	221,951	73,410	148,541	-\$8,109	-5.1	-	-	-
Pennsylvania Fire, . . .	Philadelphia, . . . .	400,000	45,833,346	1,162,502	895,644	266,858	-\$133,142 <sup>b</sup>	-33.2	769,893	+\$369,893	92.5

<sup>4</sup> In addition to this amount, the Company has \$11,335,925 perpetual risks in force.

<sup>5</sup> In addition to this amount, the Company has \$2,179,010 perpetual risks in force.

<sup>6</sup> Reduced to \$500,000 since rendering statement.

<sup>13</sup> An assessment of \$80,000 was paid in January 31, 1873, thus reducing the impairment to \$2,084.

<sup>14</sup> Capital reduced to \$500,000 since rendering their statement, thus leaving the Company with surplus of \$83,457.

<sup>15</sup> Since rendering the annual statement the balance of the assessment of \$100,000, previously ordered, has been nearly all paid in, reducing the impairment to \$12,608.

<sup>16</sup> After deducting capital and \$114,460 outstanding scrip.

<sup>a</sup> Including \$1,063,625 outstanding scrip.

<sup>b</sup> An assessment of \$50 per share was voted January 15, 1873, the payment of which leaves the Company with its capital fully restored.

TABLE VIII.—*Insurance Companies of other States—Concluded.*

NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk, Dec. 31, 1872.	Gross Assets.	Gross Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1872.	Surplus or Impair- ment of Capital or Scrip, Dec. 31, 1872.	Percentage of Sur- plus or Impair- ment, Dec. 31, 72.	Surplus as regards Policy-holders, Dec. 31, 1871.	Surplus or Impair- ment of Capital or Scrip, Dec. 31, 1871.	Percentage of Sur- plus or Impair- ment, Dec. 31, 71.
People's (Fire), . . . .	Newark, N. J., .	\$200,000	\$10,852,654	\$302,004	\$84,530c	\$231,935	+\$17,474	8.7	-	-	-
Phenix (Fire and Marine), .	Brooklyn, . .	1,000,000	101,036,778	1,985,299	941,405	1,043,894	+\$43,894	4.3	\$1,171,876	+\$171,876	17.2
Phoenix (Fire), . . . .	Hartford, . .	600,000	132,892,967	1,582,647	1,070,626	512,021	-87,979	-14.7	632,039	+\$32,039	5.3
Providence Washington (Fire and Marine), . . . .	Providence, .	200,000	5,248,390	244,629	47,709	196,920	-3,080	-1.5	-	-	-
Relief Fire, . . . .	New York, .	200,000	18,015,850	301,924	102,060	199,864	-136	-.07	227,094	+\$27,094	13.5
Republic Fire, . . . .	New York, .	300,000	40,856,441	595,343	461,571	133,772	-166,228d	-55.4	268,014	-31,986	-10.6
Roger Williams (F. & M.), .	Providence, .	200,000	1,960,669	224,565	17,147	207,418	+\$7,418	3.7	-	-	-
Standard Fire, . . . .	New York, .	200,000	17,438,068	452,736	251,887	200,849	+\$849	.4	362,324	+\$162,324	81.2
Star Fire, . . . .	New York, .	200,000	24,244,787	356,518	157,051	199,467	-533	-.2	262,136	+\$62,136	31.1
State Insurance Company of Missouri (Fire), . . . .	Hannibal, Mo., .	210,007	9,342,188	332,865	146,957	185,908	-24,099	-11.4	-	-	-
St. Nicholas (Fire), . . . .	New York, .	150,000	17,065,601	251,946	102,841	149,105	-895	-.06	184,963	+\$34,963	23.3
St. Paul Fire and Marine, .	St. Paul, Minn.,	400,000	20,512,894	609,270	201,951	407,319	+\$7,319	1.8	-	-	-
Sun (Fire), . . . .	Cleveland, O., .	200,000	13,775,951	338,524	143,101	195,423	-4,577	-2.5	202,214	+\$2,214	1.1
Traders' (Fire and Marine), .	Chicago, . .	500,000	9,321,950	586,639	78,201	508,438	+\$8,438	1.7	-	-	-
Tradesmen's Fire, . . . .	New York, .	150,000	26,385,657	354,709	183,812	170,897	+\$20,897	13.9	322,698	+\$172,698	115.1

Union (Fire and Marine), . .	Bangor, . .	\$200,000	\$10,794,877	\$609,368	\$398,826	\$210,542	+\$10,542	5.2	\$278,653	+\$78,653	39.3
Union Mutual (F. & M.), . .	Philadelphia, . .	139,820	5,881,271	240,193	137,576	102,617	-37,203 <sup>e</sup>	-26.6	146,610	2,823	1.7
Watertown Fire, . .	Watert'n, N. Y., . .	200,000	38,363,500	438,891	123,581	315,310	+115,310	57.6	264,465	+64,465	32.2
Westchester Fire, . .	{ N'w Rochelle, } { N. Y., . . }	200,000	60,048,040	598,390	380,598	217,792	+17,792	8.9	316,062	+116,062	58.0
Williamsburg City Fire, . .	Brooklyn, . .	250,000	41,867,365	580,936	313,154	267,782	+17,782	7.1	395,573	+145,573	58.2
Totals, . . . . .	. . . . .	\$31,740,377	\$3,468,900,371	\$86,284,303	\$40,694,267	\$46,818,122	+645,935	2.0	-	-	-

*c* Including \$14,461 outstanding scrip.

*d* An assessment of \$180,000 was paid in January 17, 1873, leaving the Company with a surplus of \$14,228.29.

*e* Since rendering its annual statement, this Company have substituted Philadelphia City Bonds amounting to \$10,000 for its investment in its own stock, reducing the impairment by this amount.

# REPORT OF THE

TABLE IX.—Insurance Companies of other States.

NAME OF COMPANY.	FIRE BUSINESS.				RATIO OF LOSS TO				MARINE BUSINESS.			RATIO OF LOSS TO		
	Risks Written.	Premiums Received.	Losses Paid.	Prem's Receiv'd.	Risks Written.	Prem's Receiv'd.	Risks Written.	Am't at Risk.*	Risks Written.	Premiums Received.	Losses Paid.	Prem's Receiv'd.	Risks Written.	Am't at Risk.*
Zetna (Fire), New York,	\$11,171,263	\$62,478	\$45,159	72.2	.40	.93	-	-	-	-	-	-	-	-
Zetna (F. & I.), Hartf'd,	393,824,900	4,313,357	4,313,989	100.0	1.09	1.42	\$50,167,146	\$253,024	\$414,079	61.10	41.87	50	41.87	41.87
Alps (Fire and Marine), .	18,234,462	269,020	126,383	47.0	.69	.69	1,762,251	15,426	12,058	127.9	.87	10.27	.87	10.27
Amazon (Fire & Inland),	80,809,756	1,012,057	440,957	43.6	.54	1.43	14,945,169	103,124	139,776	73.77	.69	8.97	.69	8.97
American Central (Fire and Marine), . .	30,333,433	452,800	193,319	42.7	.64	.78	11,136,014	51,979	66,765	77.85	.47	-	.47	-
American Fire, . .	40,496,122	302,678	292,100	96.5	.72	1.02	-	-	-	-	-	-	-	-
Arctic Fire, . .	15,370,018	104,865	82,308	78.4	.53	.72	6,490,800	24,503	30,399	80.60	.38	6.23	.38	6.23
Atlantic (Fire), . .	23,116,160	145,037	38,687	26.7	.17	.47	-	-	-	-	-	-	-	-
Atlantic Fire and Marine,	4,630,747	29,087	167,947	577.4	.36	4.74	2,591,067	10,044	21,461	46.80	.39	4.00	.39	4.00
Atlantic Mutual (Mar.),	-	-	-	-	-	-	356,978,765	2,306,702	4,801,973	48.04	.65	2.64	.65	2.64
Bangor (Fire & Marine),	4,160,841	57,584	11,600	20.1	.28	.31	507,961	54	16,150	.33	.011	.04	.011	.04
Black River (Fire), .	10,554,229	131,805	36,098	27.3	.34	.48	-	-	-	-	-	-	-	-
Brewers of America (F.),	17,375,686	268,078	129,557	48.3	.74	.88	-	-	-	-	-	-	-	-
Brewers & Malsters (Fire and Inland), . .	24,088,183	133,397	138,028	103.4	.57	1.15	17,097,217	60,732	65,262	93.06	.35	6.54	.35	6.54
Capital City (Fire), .	2,963,864	19,385	18,991	98.0	.64	.76	-	-	-	-	-	-	-	-

Company	Assets	Liabilities	Capital	Surplus	Reserve	Profit	Loss	Other	Total	Ratio	Rate
Citizens' (Fire),	\$65,259,864	\$351,103	\$307,201	87.4	.47	.57	-	-	-	-	-
City (Fire),	4,918,544	62,947	32,605	51.8	.66	.56	-	-	-	-	-
City Fire, .	16,813,861	69,975	69,356	99.1	.41	.49	-	-	-	-	-
Clinton Fire (Fire & In.),	23,030,950	123,017	108,804	88.4	.47	.56	\$45,833	\$1,567	\$262	16.72	.59
Columbia Fire,	22,374,312	144,063	132,893	92.2	.59	.66	794,559	2,048	-	-	-
Commerce (Fire),	21,190,614	213,687	176,689	82.7	.83	.81	-	-	-	-	-
Commerce Fire (F. & I.),	14,174,379	76,077	115,630	152.0	.81	1.49	25,000	1,197	-	-	-
Connecticut Fire,	23,430,000	270,293	145,500	53.8	.62	.65	-	-	-	-	-
Continental (Fire),	221,862,298	1,549,153	1,747,387	112.8	.79	.96	-	-	-	-	-
Delaware Mutual Safety (Fire and Marine),	26,000,150	167,839	75,991	45.2	.29	.34	63,870,427	748,992	495,308	66.13	.77
Equitable Fire & Marine,	10,173,815	91,134	65,084	71.4	.64	.76	29,937,307	44,324	20,926	47.21	.70
Exchange Fire,	18,745,808	205,228	136,209	66.3	.73	1.49	37,300	1,085	-	-	-
Fairfield County Fire,	14,105,681	148,274	78,027	52.6	.55	.93	-	-	-	-	-
Fire Association of Phil.,	1,709,833	105,085	81,559	77.6	.48	4.77	-	-	-	-	-
Firemen's Fund,	35,527,443	410,950	465,724	113.3	1.31	1.95	3,690,441	65,718	33,468	50.93	.91
Franklin Fire, .	119,534,942	1,546,437	1,051,722	68.0	.88	.72	-	-	-	-	-
German (Fire),	15,350,200	273,678	76,744	28.0	.50	1.14	-	-	-	-	-

\* Taking mean amount of risks outstanding at beginning and end of year.

TABLE IX.—*Insurance Companies of other States—Continued.*

NAME OF COMPANY.	FIRE BUSINESS.				RATIO OF LOSS TO				MARINE BUSINESS.				RATIO OF LOSS TO		
	Risks Written.	Premiums Received.	Losses Paid.	Prem's Receiv'd.	Risks Written.	Prem's Receiv'd.	Risks Written.	Am't at Risk.*	Risks Written.	Premiums Received.	Losses Paid.	Prem's Receiv'd.	Risks Written.	Prem's Receiv'd.	Am't at Risk.*
Germania Fire, . .	\$94,113,546	\$837,267	\$543,061	64.9	.58			.56	\$117,980	\$1,152	\$3,639	315.88	3.08		21.20
German American, . .	65,165,259	520,348	173,764	33.3	.27			.35	-	-	-	-	-	-	-
Girard Fire and Marine, :	29,556,122	364,596	154,106	42.2	.52			.44	-	-	-	-	-	-	-
Glen's Falls (Fire), . .	31,763,833	255,983	194,323	75.9	.61			.29	-	-	-	-	-	-	-
Great Western (Marine),	-	-	-	-	-			-	109,963,738	1,057,582	763,573	72.67	.70		2.95
Guardian Fire, . .	20,846,740	86,372	72,648	84.1	.35			.54	14,500	1,005	-	-	-	-	-
Hanover Fire, . .	100,009,218	801,091	514,102	64.1	.51			.66	117,980	1,152	3,639	315.88	3.08		21.20
Hartford Fire, . .	150,888,916	2,138,307	2,233,552	104.4	1.48			1.45	-	-	-	-	-	-	-
Hartford Steam Boiler, .	12,258,954	100,458	18,236	18.1	.15			.17	-	-	-	-	-	-	-
Hoffman Fire, . .	23,593,286	200,180	177,181	88.5	.75			1.27	-	-	-	-	-	-	-
Home (Fire), New York,	346,036,172	3,142,306	2,582,732	82.1	.75			.81	-	-	-	-	-	-	-
Home (Fire), Columbus,	40,938,639	559,464	581,906	104.0	1.42			1.15	-	-	-	-	-	-	-
Humboldt (Fire), . .	4,632,910	69,118	16,880	24.4	.36			.36	-	-	-	-	-	-	-
Insurance Co. of N. Am.,	165,565,580	1,821,819	1,982,227	108.8	1.20			1.40	129,375,284	1,179,950	986,402	83.60	.76		5.36
Insurance Co. State of Pa.,	17,235,979	107,600	129,135	120.0	.75			.92	9,345,680	78,186	96,517	123.45	1.03		4.90

Irving (Fire), . . .	\$7,160,156	\$45,808	\$17,360	37.9	.24	.31	-	-	-	-	-	-
Lamar (Fire and Inland),	13,991,656	93,741	83,608	89.1	.60	.96	\$4,033,711	\$7,430	\$3,554	47.83	.09	71.08
Lorillard (Fire), . .	22,096,024	148,750	137,266	92.2	.62	.96	-	-	-	-	-	-
Manhattan Fire, . .	32,384,808	345,646	94,267	27.2	.29	.43	527,580	6,000	-	-	-	-
Mercantile Fire, . .	15,519,313	87,376	92,586	106.0	.60	.80	-	-	-	-	-	-
5 Mercantile Mut'l (Mar.),	-	-	-	-	-	-	96,672,449	1,304,678	1,113,669	85.36	1.15	16.47
Merchants' (Fire), . .	32,990,198	166,695	192,055	115.2	.58	.59	-	-	-	-	-	-
Merchants' (Fire & M.),	15,787,281	170,862	145,107	84.9	.92	1.10	1,833,210	8,173	1,531	18.73	.08	8.10
Merchants' Marine, . .	-	-	-	-	-	-	3,981,513	98,356	86,555	88.00	2.17	-
Merchants' Mut'l (Fire),	24,791,681	214,662	65,478	30.5	.26	.28	-	-	-	-	-	-
Meriden Fire, . . .	6,322,350	80,934	20,177	24.9	.32	.35	-	-	-	-	-	-
Narragansett Fire & M.,	21,504,653	257,796	365,058	141.6	1.70	1.75	5,497,357	111,396	163,408	146.69	2.97	15.44
National Fire (Hartford),	28,256,279	332,299	174,509	52.5	.62	1.36	-	-	-	-	-	-
National Fire (N. York),	27,039,434	159,734	105,675	66.1	.39	.48	-	-	-	-	-	-
National Fire & Marine,	12,150,631	193,868	26,659	13.7	.22	.24	-	-	-	-	-	-
New Hampshire Fire, .	5,096,916	52,725	36,951	70.2	.72	.36	-	-	-	-	-	-
Newport Fire & Marine, .	11,373,060	73,680	36,424	49.4	.32	1.02	12,376,543	68,670	18,159	26.44	.15	3.17
N. York & Yonkers Fire,	7,733,897	53,399	34,484	64.6	.44	.58	-	-	-	-	-	-

\* Taking mean amount of risks outstanding at beginning and end of year.

TABLE IX.—Insurance Companies of other States—Concluded.

NAME OF COMPANY.	FIRE BUSINESS.				RATIO OF LOSS TO				MARINE BUSINESS.				RATIO OF LOSS TO		
	Risks Written.	Premiums Received.	Losses Paid.	Prem's Receiv'd.	Risks Written.	Prem's Receiv'd.	Risks Written.	Am't at Risk.*	Risks Written.	Premiums Received.	Losses Paid.	Prem's Receiv'd.	Risks Written.	Prem's Receiv'd.	Am't at Risk.*
Niagara Fire, . . . .	\$83,314,107	\$727,113	\$546,230	75.1	.65	.76			\$117,980	\$1,152	\$3,639	315.88	3.08		21.20
North Missouri (Fire and Marine), . . . .	39,791,364	722,554	268,608	37.1	.67	.99			5,638,612	84,890	32,006	37.70	.57		35.42
Northwestern National (Fire and Inland), . .	12,542,298	176,618	96,928	54.9	.77	1.42			11,801,263	68,897	42,428	61.58	.36		16.14
Orient (Fire), . . . .	-	314,391	196,574	62.5	-	1.02			-	-	-	-	-		-
Orient Mutual (Marine),	-	-	-	-	-	-			137,416,461	1,145,408	892,674	77.93	.65		4.45
Pacific Fire, . . . .	27,640,114	159,391	49,803	31.2	.18	.20			-	-	-	-	-		-
Penn Fire, . . . .	5,086,043	40,724	810	2.0	.016	.016			-	-	-	-	-		-
Pennsylvania Fire, . .	53,544,617	580,855	539,091	92.8	1.01	1.30			-	-	-	-	-		-
People's (Fire), . . .	11,083,455	133,981	38,487	28.7	.35	.35			-	-	-	-	-		-
Phenix (Fire & Marine),	137,306,981	1,193,720	842,343	70.6	.61	.96			37,797,601	339,739	181,191	53.33	.48		4.60
Phoenix (Fire), . . .	118,578,128	1,525,182	1,407,848	92.3	1.19	1.10			-	-	-	-	-		-
Providence Washington (Fire and Marine), .	6,893,161	59,753	78,947	132.1	1.14	1.50			-	-	-	-	-		-
Relief Fire, . . . .	20,702,399	136,331	113,567	83.3	.55	.63			-	-	-	-	-		-
Republic Fire, . . .	46,194,405	447,416	245,718	54.9	.53	.61			117,980	1,151	3,428	297.83	2.90		19.97
Roger Williams (Fire & Marine), . . . .	1,217,319	929	166	17.9	.014	.008			99,619	675	927	137.33	.93		3.09

Standard Fire, . . .	\$27,934,793	\$159,117	\$244,445	153.6	.87	1.26	-	-	-	-	-
Star Fire, . . .	28,793,721	245,422	234,079	95.3	.81	1.01	-	-	-	-	-
State Insurance Company of Missouri (Fire), .	11,460,042	226,874	127,714	56.2	1.11	1.37	\$437,805	\$3,206.	\$486	15.16	.11
St. Nicholas (Fire), .	20,364,713	164,987	102,704	62.2	.50	.65	142,650	1,783	1,636	91.75	1.15
St. Paul Fire and Marine,	19,052,877	331,153	156,440	47.2	.82	.76	8,004,126	54,193	30,504	56.29	.38
Sun (Fire), . . .	14,646,394	156,387	106,733	68.2	.73	.80	-	-	-	-	-
Traders' (Fire & Mar.),	16,389,750	161,564	116,550	72.1	.71	1.25	12,784,430	99,851	36,498	36.55	.28
Tradesmen's Fire, . .	25,544,024	209,553	315,699	150.7	1.23	1.22	361,871	1,252	-	-	-
Union (Fire and Marine),	16,749,981	193,971	229,402	118.2	1.37	1.35	8,419,140	201,865	124,078	61.47	1.47
Union Mutual (F. & M.),	8,720,126	61,246	71,593	116.9	.82	1.22	2,079,999	81,133	51,600	63.60	13.62
Watertown Fire, . . .	29,430,500	214,965	63,170	29.3	.21	.21	-	-	-	-	-
Westchester Fire, . .	57,869,825	579,494	364,227	62.8	.63	.73	-	-	-	-	-
Williamsburg City Fire, .	47,589,799	388,254	246,490	63.4	.52	.68	50,833	2,083	1,939	93.09	3.81
											4.80

\* Taking mean amount of risks outstanding at beginning and end of year.

TABLE X.—*Insurance Companies of other States.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	Ratio of Expenses to		Cash Dividends Declared.
					Prem's Received.	Gross Income.	
Zetna (Fire), New York, . . . . .	\$67,863	\$81,154	—\$13,291	\$25,996	41.61	38.31	\$10,000
Zetna (Fire and Inland), Hartford, . . . . .	5,042,498	5,725,290	—682,792	1,158,276	24.50	22.97	—
Alps (Fire and Marine), . . . . .	301,168	248,848	+52,320	104,039	37.01	34.54	—
Amazon (Fire and Inland), . . . . .	1,222,031	838,616	+383,415	249,535	21.66	20.42	45,000
American Central (Fire and Inland), . . . . .	539,035	406,205	+132,830	160,461	30.88	29.77	—
American Fire, . . . . .	381,899	444,443	—62,544	91,922	30.37	24.07	60,000
Arctic Fire, . . . . .	148,451	196,124	—47,673	63,863	47.21	43.02	25,000
Atlantic (Fire), . . . . .	162,178	78,954	+83,224	40,266	27.76	24.83	—
Atlantic Fire and Marine, . . . . .	69,727	219,448	—149,721	21,415	42.37	30.71	20,000
Atlantic Mutual, . . . . .	5,536,111	3,177,604	+2,358,507	388,909	8.10	7.02	—
Bangor (Fire and Marine), . . . . .	84,515	25,512	+59,003	13,858	18.79	16.40	—
Black River (Fire), . . . . .	135,441	85,909	+49,532	49,811	37.53	36.78	—
Brewers of America (Fire), . . . . .	294,634	222,967	+71,667	93,411	34.84	31.70	—
Brewers and Maltsters' (Fire and Inland), . . . . .	212,688	274,784	—61,096	76,025	38.27	35.74	—
Capital City (Fire), . . . . .	24,662	30,913	—6,251	11,922	61.50	48.34	—

Citizens' (Fire), . . . . .	\$404,855	\$469,658	—\$64,803	\$109,921	31.31	27.15	\$42,000
City (Fire), . . . . .	73,247	50,260	+22,987	14,929	23.72	20.38	5,000
City Fire, . . . . .	119,962	145,377	—25,415	34,021	48.62	28.36	42,000
Clinton Fire, . . . . .	150,639	193,934	—43,295	42,368	34.01	28.12	42,500
Columbia Fire, . . . . .	176,775	222,839	—46,064	59,945	41.03	31.65	105,090
Commerce (Fire), . . . . .	238,187	256,044	—17,857	69,355	32.46	29.12	10,000
Commerce Fire, . . . . .	91,117	173,394	—82,277	37,764	48.87	41.45	20,000
Connecticut Fire, . . . . .	319,872	231,318	+88,554	55,818	20.65	17.45	30,000
Continental (Fire), . . . . .	1,657,489	2,443,640	—1,786,151	621,333	40.11	37.49	60,000
Delaware Mutual Safety (F. & M.), . . . . .	994,455	888,618	+105,837	110,823	12.09	11.14	36,000
Equitable Fire and Marine, . . . . .	162,082	148,182	+13,900	36,869	27.22	22.75	25,000
Exchange Fire, . . . . .	227,015	215,217	+11,798	69,007	33.45	30.40	10,000
Fairfield County Fire, . . . . .	164,434	138,238	+26,196	42,210	28.47	25.67	18,000
Fire Association of Philadelphia, . . . . .	231,812	202,716	+29,096	41,157	39.17	17.75	80,000
Firemen's Fund, . . . . .	526,218	670,430	—144,212	171,238	35.92	32.54	—

TABLE X.—*Insurance Companies of other States—Continued.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	Ratio of Expenses to		Cash Dividends Declared.
					Prem's Received.	Gross Income.	
Franklin Fire, . . . . .	\$1,751,942	\$1,679,759	+\$72,183	\$497,461	32.17	28.39	\$128,000
German (Fire), . . . . .	280,784	163,971	+116,813	67,156	24.54	23.92	20,000
Germania Fire, . . . . .	921,395	911,326	+10,069	314,626	37.53	34.15	50,000
German American, . . . . .	586,135	342,436	+243,699	168,672	32.41	28.78	257,000
Girard Fire and Marine, . . . . .	393,312	306,314	+86,998	122,207	33.52	31.07	30,000
Glen's Falls (Fire), . . . . .	291,253	285,313	+5,940	70,990	27.73	24.37	20,000
Great Western (Marine), . . . . .	1,101,573	1,188,527	—86,954	317,843	30.05	28.85	—
Guardian Fire, . . . . .	101,783	125,283	—23,500	35,635	40.78	35.01	17,000
Hanover Fire, . . . . .	851,104	839,639	+11,465	281,898	35.14	33.12	40,000
Hartford Fire, . . . . .	2,229,235	2,839,806	—610,571	606,254	28.35	27.20	—
Hartford Steam Boiler, . . . . .	155,521	154,876	+645	105,639	105.16	67.93	31,000
Hoffman Fire, . . . . .	212,514	272,770	—60,256	75,539	37.82	35.55	20,000
Home (Fire), New York, . . . . .	3,401,694	3,654,766	—253,072	949,599	30.22	27.91	125,000
Home (Fire), Columbus, . . . . .	594,267	770,751	—176,484	188,845	33.75	31.78	—
Humboldt (Fire), . . . . .	75,981	38,444	+37,537	18,308	26.49	24.10	3,255

Insurance Company of North America, . . .	\$3,163,173	\$3,729,103	—\$565,930	\$662,974	22.09	20.96.	—
Insurance Company State of Pennsylvania, . .	239,262	307,567	—68,305	58,155	31.30	24.31	\$24,000
Irving (Fire), . . . . .	54,470	38,461	+16,009	21,101	46.06	38.74	—
Lamar (Fire and Inland), . . . . .	115,591	119,810	—4,219	32,648	32.27	28.24	—
Lorillard (Fire), . . . . .	160,000	201,101	—41,101	63,836	42.91	39.90	—
Manhattan Fire, . . . . .	362,635	182,674	+179,961	88,407	25.14	24.38	—
Mercantile Fire, . . . . .	104,188	138,045	—33,857	35,458	40.58	34.03	10,000
Mercantile Mutual (Marine), . . . . .	1,338,300	1,418,547	—80,247	269,000	20.62	20.10	—
Merchants' (Fire), New York, . . . . .	201,803	346,575	—144,772	114,520	68.70	56.75	40,000
Merchants' (Fire and Marine), Providence, . .	204,195	212,536	—8,341	45,897	25.64	22.48	20,000
Merchants' Marine, . . . . .	98,396	96,234	+2,162	9,679	9.84	9.84	—
Merchants' Mutual (Fire), . . . . .	241,352	155,636	+85,716	60,824	28.33	25.20	67,500
Meriden Fire, . . . . .	85,159	44,871	+40,288	24,695	30.51	29.00	—
Narragansett Fire and Marine, . . . . .	427,026	608,132	—181,106	79,666	21.58	18.66	82,750
National Fire, Hartford, . . . . .	366,895	300,291	+66,604	105,781	31.83	28.83	20,000

TABLE X.—*Insurance Companies of other States—Concluded.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	Ratio of Expenses to		Cash Dividends Declared.
					Prem's Received.	Gross Income.	
National Fire, New York, . . . . .	\$179,467	\$181,312	—\$1,845	\$65,637	41.09	36.57	\$10,000
National Fire and Marine, . . . . .	203,838	89,132	+114,706	62,473	32.22	30.72	—
New Hampshire Fire, . . . . .	65,904	60,557	+5,347	14,667	27.82	22.25	8,000
Newport Fire and Marine, . . . . .	146,658	91,201	+55,457	24,987	13.96	17.04	12,000
New York and Yonkers Fire, . . . . .	57,327	63,232	—5,905	28,748	53.84	50.15	—
Niagara Fire, . . . . .	807,144	799,745	+7,399	249,824	34.30	30.95	—
North Missouri (Fire and Marine), . . . . .	826,472	568,212	+258,260	267,598	33.14	32.38	—
Northwestern National (Fire and Inland), . . . . .	256,539	201,784	+54,755	62,427	25.43	24.33	139,102
Orient (Fire), . . . . .	346,005	310,849	+35,156	114,275	36.35	33.03	—
Orient Mutual (Marine), . . . . .	1,190,067	1,180,404	+9,663	156,436	13.66	13.14	—
Pacific Fire, . . . . .	184,359	144,307	+40,052	54,504	34.19	29.56	40,000
Penn Fire, . . . . .	40,874	27,052	+13,822	26,242	64.44	64.20	—
Pennsylvania Fire, . . . . .	670,438	760,471	—90,033	162,063	27.90	24.17	60,000
People's (Fire), . . . . .	148,410	98,474	+49,936	39,659	29.60	26.72	108,000
Phenix (Fire and Marine), Brooklyn, . . . . .	1,616,948	1,569,529	+47,419	445,995	29.08	27.58	100,000

Phoenix (Fire) Hartford, . . . . .	\$1,614,717	\$1,864,223	—\$249,506	\$456,375	29.92	28.26	-
Providence, Washington, . . . . .	67,781	97,077	—29,296	18,129	30.34	26.75	-
Relief Fire, . . . . .	152,752	173,734	—20,982	40,167	29.46	26.30	-
Republic Fire, . . . . .	484,460	413,489	+70,971	164,343	36.64	33.92	-
Roger Williams (Fire and Marine), . . . . .	1,790	1,568	+222	475	29.61	26.54	-
Standard Fire, . . . . .	185,497	338,232	—152,735	63,287	39.77	34.12	\$30,500
Star Fire, . . . . .	268,872	335,277	—66,405	81,198	33.08	30.20	-
State of Missouri (Fire), . . . . .	256,827	227,049	+29,778	98,850	42.96	38.49	-
St. Nicholas (Fire), . . . . .	178,497	175,207	+3,290	55,867	33.50	31.30	15,000
St. Paul Fire and Marine, . . . . .	434,253	313,855	+120,398	106,910	27.74	24.62	-
Sun (Fire), . . . . .	175,523	169,943	+5,580	43,210	27.63	24.62	20,000
Traders' (Fire and Marine), . . . . .	275,940	188,798	+87,142	35,749	13.67	12.95	-
Tradesmen's Fire, . . . . .	266,487	401,093	—134,606	64,072	30.39	24.04	21,000
Union (Fire and Marine), . . . . .	442,940	453,346	—10,406	87,558	22.12	19.77	-
Union Mutual (Fire and Marine), . . . . .	163,751	151,272	+12,479	28,079	19.72	17.15	-
Watertown Fire, . . . . .	234,223	180,695	+53,528	85,525	39.79	36.51	32,000
Westchester Fire, . . . . .	611,024	549,939	+61,085	168,877	29.14	27.64	17,000
Williamsburg City Fire, . . . . .	420,213	392,893	+27,320	119,465	30.60	28.43	25,000

TABLE XI.—Foreign Fire Insurance Companies (for Year ending Dec. 31, 1871).

NAME OF COMPANY.	Cash Capital.	Am't at Risk, Dec. 31, 1871.	Gross Assets.	Gross Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1871.	Surplus or Impairment of Capital or Serp., Dec. 31, 71.	Percentage of Surplus or Impairment, Dec. 31, 71.	Surplus as regards Policy-holders, Dec. 31, 1870.	Surplus or Impairment of Capital or Serp., Dec. 31, 1870.	Percentage of Surplus or Impairment, Dec. 31, 70.
Commercial Union, . . .	\$1,250,000	\$240,065,300	\$4,857,640	\$3,103,765	\$1,753,875	+\$503,875	40.31	\$2,048,485	\$798,485	63.88
Hamburg, Bremen, . . .	160,000	41,044,567	781,126	469,942	311,184	+151,184	94.49	-	-	-
Imperial, . . . . .	3,500,000	<i>a</i>	6,382,755	2,289,280	4,093,475	+593,475	16.96	4,175,055	675,055	19.29
Lancashire, . . . . .	730,700	<i>a</i>	2,279,627	1,421,922	857,705	+127,005	17.38	-	-	-
Liverpool & London & Globe,	1,958,760	1,149,282,920	21,234,594	17,904,943	3,329,651	+1,370,891	69.99	5,502,005	3,543,245	180.89
London Assurance, . . .	2,241,375	<i>a</i>	13,234,425	7,719,890	5,514,535	+3,273,160	146.03	-	-	-
North British and Mercantile,	1,250,000	<i>a</i>	4,288,215	1,474,770	2,813,445	+1,563,445	125.07	3,936,660	2,686,660	214.94
Queen, . . . . .	899,000	110,225,200	2,865,190	1,436,745	1,428,445	+529,445	58.89	1,389,030	490,030	54.51
Royal, . . . . .	1,445,475	774,454,500	11,477,140	8,420,930	3,056,210	+1,610,735	111.43	2,348,890	903,415	62.49
	\$13,435,310	-	\$67,400,712	\$44,242,187	\$23,158,525	+9,723,218	72.37	-	-	-

*a* Not returned.

TABLE XII.—*Foreign Fire Insurance Companies.*

NAME OF COMPANY.	HOME OFFICES—1871.				RATIO OF LOSS TO			UNITED STATES BRANCHES—1872.				RATIO OF LOSS TO		
	Risks Written.	Premiums Received.	Losses Paid.	Premiums Received.	Risks Written.	Amount at Risk.*		Risks Written.	Premiums Received.	Losses Paid.	Premiums Received.	Risks Written.	Amount at Risk.*	
Commercial Union, .	\$340,489,720	\$2,423,885	\$1,381,090	57.0	.40	.70		\$43,117,314	\$444,886	\$451,150	101.4	1.05	1.78	
Hamburg, Bremen, .	76,967,768	229,968	91,585	39.8	.12	.22		-	-	-	-	-	-	
Imperial, . . .	853,618,690	3,045,920	1,728,840	56.7	.20	-		174,758,323	1,422,154	1,267,659	89.1	.72	1.09	
Lancashire, . . .	-	-	-	-	-	-		35,830,598	340,520	160,269	47.0	.44	.53	
Liverpool & London and Globe, . . . }	1,385,330,710	5,657,972	5,893,746	104.1	.42	.53		429,538,988	3,501,246	3,631,539	103.7	.84	1.35	
London Assurance, .	-	1,199,995	606,690	50.6	-	-		39,193,038	301,636	98,871	32.8	.25	.32	
North British & Mer- cantile, . . . }	-	3,303,090	3,225,525	97.6	-	.55		199,454,837	1,747,253	1,530,548	87.6	.77	1.17	
Queen, . . .	337,378,750	1,042,545	637,510	61.1	.19	.69		107,595,986	1,020,758	1,326,294	129.9	1.23	2.72	
Royal, . . .	884,957,500	3,486,305	1,920,300	55.0	.22	.24		148,323,340	2,208,881	1,915,969	86.7	1.29	-	

\* Taking mean amount of risks outstanding at beginning and end of year.

TABLE XIII.—*Foreign Companies—1871.*

NAME OF COMPANY.	Gross Income.	Gross Cash Expenditures.	Excess or deficiency of Income.	Expenses.	Ratio of Expense to		Cash Dividends Declared.
					Premis. Received.	Gross Income.	
Commercial Union, . . . . .	\$2,605,540	\$1,986,830	+\$618,710	\$449,485	18.5	17.2	\$156,250
Hamburg, Bremen, . . . . .	251,194	201,250	+49,944	96,545	42.0	38.4	26,560
Imperial, . . . . .	3,243,895	2,988,100	+255,795	959,260	31.4	29.6	-
Lancashire, . . . . .	-	-	-	-	-	-	-
Liverpool and London and Globe, . . . . .	6,066,707	7,912,419	-1,845,712	1,430,013	25.2	23.6	588,660
London Assurance, . . . . .	2,520,300	2,235,510	+284,790	1,135,715	94.6	45.0	-
North British and Mercantile, . . . . .	4,477,920	5,610,255	-1,132,335	2,009,725	60.8	44.9	375,000
Queen, . . . . .	1,116,020	1,020,640	+95,380	293,225	28.1	26.2	89,900
Royal, . . . . .	3,640,265	2,938,100	+702,165	849,160	30.7	23.3	168,635

TABLE XIV.—Synopsis of Preceding Tables, Guarantee Capital, Amount at Risk, Assets, Liabilities and Surplus.

CLASS OF COMPANIES.	Guarantee Capital.	Amount at Risk.	Gross Assets.	Gross Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1872.	Surplus or Impairment of Capital or Scrp, Dec. 31, 1872.	Percentage of Surplus or Impairment, Dec. 31, '72.	Surplus as regards Policy-holders, Dec. 31, 1871.	Surplus or Impairment of Capital or Scrp, Dec. 31, 1871.	Percentage of Surplus.
Massachusetts Mutual Fire, . . .	-	\$359,022,172	\$4,611,286	\$3,987,282	\$994,574	-	-	\$3,000,221	-	-
Massachusetts Mutual Marine and Fire Marine, . . .	\$1,323,104	19,942,413	3,129,581	2,337,490	792,091	-\$458,909	-34.68	1,879,264	-\$183,034	-12.0
Massachusetts Joint Stock, . . .	2,267,000	119,796,494	3,748,596	1,729,280	2,019,316	-35,684	-1.6	13,016,374	+5,569,874	74.8
Insurance Companies of other States, . . .	31,740,377	3,468,900,371	86,284,303	40,694,267	46,818,122	+645,935	2.0	49,025,735	+8,023,755	25.2
Foreign Fire Insurance Companies,*	13,435,310	-	67,400,712	44,242,187	23,158,525	+9,723,215	72.37	19,400,125	+9,096,890	83.3
Totals, . . .	\$48,765,791	-	\$165,174,478	\$92,990,506	\$73,782,628	+\$9,874,557	20.24	\$86,322,159	+\$22,507,485	44.0

\* For the year ending December 31, 1871.

*Statement of the Receipts and Expenditures of the Insurance  
Department for the year ending December 31, 1872.*

[Made pursuant to Chapter 267, Section 9, Acts of 1867.]

RECEIPTS.

Compensation for valuation of life insurance policies, . . .	\$19,716 32
License fees, filing statements, certificates, etc., . . .	19,385 41
	<hr/>
	\$39,101 73

EXPENDITURES.

Salary of Insurance Commissioner, . . .		\$2,000 00	
Stephen H. Rhodes, Deputy, from June 17, inclusive, . . . . .	\$1,616 67		
George W. Sargent, Deputy, to June 16, inclusive, . . . . .	1,383 33		
		3,000 00	
<i>Clerks.</i>			
F. L. Cutting, First Clerk, from Jan. 16, inclusive, . . . . .	\$1,924 73		
Jas. G. Bovey, Second Clerk, . . . . .	1,500 00		
		3,424 73	
<i>Actuarial and Clerical service in the Valuation of Life Insurance Policies, etc., viz.:—</i>			
C. E. Weis, . . . . .	\$641 50		
I. M. Johnson, . . . . .	840 00		
F. J. Dyer, . . . . .	817 42		
A. N. Tenney, . . . . .	840 00		
M. A. Allen, . . . . .	840 00		
S. C. Allen, . . . . .	529 66		
C. L. Sawyer, . . . . .	840 00		
S. J. Leeds, . . . . .	840 00		
H. A. Peirce, . . . . .	840 00		
S. C. Callehan, . . . . .	355 00		
G. M. Whitney, . . . . .	547 50		
M. L. McMann, . . . . .	707 17		
E. F. Billings, . . . . .	830 00		
James L. Goodridge, . . . . .	400 00		
All others, . . . . .	1,680 00		
Julius L. Clarke, actuarial services, . . . . .	3,000 00		
		14,548 25	
		<hr/>	
		\$22,972 98	
<i>Contingent Expenses.</i>			
Printing and Advertising, . . . . .	\$824 55		
Postage, Telegrams and Expressage, . . . . .	639 14		
<i>Amounts carried forward, . . . . .</i>	\$1,463 69	\$22,972 98	\$39,101 73

EXPENDITURES—*Continued.*

<i>Amounts brought forward,</i> . . .	\$1,463 69	\$22,972 98	\$39,101 73
Stationery of all kinds, . . .	378 55		
Miscellaneous expenses, . . .	414 32	2,256 56	
		\$25,229 54	
RECAPITULATION.			
Expended in Life Department, . . .		\$15,784 90	
Expended in Fire and Marine Dep't, . .		9,444 64	
Total Expenditures, . . .			25,229 54
Surplus accrued to Commonwealth, . . .	. . .	. . .	\$13,872 19



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MASSACHUSETTS MUTUAL  
FIRE INSURANCE COMPANIES.

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DETAILED STATEMENT OF ASSETS AND LIABILITIES, WITH ABSTRACT  
OF ANNUAL STATEMENTS, FOR THE YEAR ENDING  
DECEMBER 31, 1872.

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DETAILED STATEMENT OF ASSETS AND LIABILITIES.

ABINGTON MUTUAL FIRE INSURANCE COMPANY, ABINGTON.

[Incorporated May 30, 1856. Commenced business June 15, 1857.]

BAXTER COBB, *President.* Secretary, FREEMAN P. HOWLAND.  
*Office at Abington.*

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company :—		
	Par value.	Market value.
United States securities (not described in de- tail), . . . . .	\$6,200 00	\$7,100 00
City Bonds :—		
Chicago Sewerage Bond, . . . . .	\$1,000 00	\$987 50
Chicago River Improvement Bond, . . . . .	1,000 00	987 50
Chicago School Bond, . . . . .	1,000 00	987 50
	<hr/>	<hr/>
	\$3,000 00	\$2,962 50
Railroad Bonds :—		
Union Pacific Railroad Bond, . . . . .	\$1,000 00	\$866 25
Northern “ “ “ . . . . .	1,000 00	975 00
Eastern “ “ “ . . . . .	1,000 00	1,030 00
	<hr/>	<hr/>
	\$3,000 00	\$2,871 25
Cash Loans :—		
		Cash value.
Note of Trustees of Puritan Lodge F. and A. M., . . . . .		\$1,000 00
Note of Society of New Jerusalem Church, . . . . .		600 00
		<hr/>
		\$1,600 00
All other Assets and Property owned by the Company :—		
Safe and office furniture, . . . . .	\$125 00	

SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .			\$500 00
Loans on mortgage of real estate (first liens),*			5,675 00
			<hr/>
Amount carried forward, . . . . .			\$6,175 00
* Value of lands mortgaged, . . . . .			\$1,900 00
Value of buildings thereon, . . . . .			10,500 00
			<hr/>
Total value of mortgaged property, . . . . .			\$12,400 00
Amount of insurance held as collateral, . . . . .			6,625 00

<i>Amount brought forward,</i>		\$6,175 00
Cash market value of U. S. securities,		7,100 00
City bonds,		2,962 50
Railroad bonds,		2,871 25
Cash loans,		1,600 00
Cash on hand in the office of the Company,		384 14
Cash deposited in the Abington National Bank,		1,254 46
Net amount due from agents for premiums collected during the year,		1,185 17
Interest (not included above) due and not paid,		
\$35; accrued but not due, \$90.12,		125 12
All other assets and property,	\$125 00	
Gross present Assets,		<u>\$23,657 64</u>

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,		\$14,024 44
Return premiums on settled, cancelled or surrendered policies,		293 24
All other debts and obligations; viz., salaries,		112 50
Gross present Liabilities,		<u>14,430 18</u>
Surplus,		<u>\$9,227 46</u>

ANNISQUAM MUTUAL FIRE INSURANCE COMPANY,  
GLOUCESTER.

[Incorporated March 11, 1847. Commenced business December 28, 1847.]

NATHANIEL DULEY, *President.**Secretary,* JAMES S. JEWETT.*Office at Annisquam.*

[NOTE.—This Company charges a cash premium adequate for expenses only, and relies upon assessments on deposit notes to pay losses.]

## DETAILED STATEMENT OF ASSETS

United States Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds,	\$500 00	\$557 50

Cash Loans:—

	Cash value.
Loaned on personal security,	\$1,413 60

Other Claims due the Company:—

Due from agents,	\$113 96
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All other Property owned by the Company:—

Office safe,	\$85 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of U. S. securities, . . . . .	\$557 50	
Cash loans, . . . . .	1,413 60	
Cash on hand in the office of the Company, . . . . .	184 20	
Cash deposited in the Salem Savings Bank, . . . . .	800 00	
Cash deposited in the Cape Ann Savings Bank, . . . . .	820 78	
Cash deposited in the Rockport Savings Bank, . . . . .	812 00	
Other debts, claims and demands due the Company, . . . . .	113 96	
Interest (not included above) due and not paid, \$18; accrued but not due, \$56.14, . . . . .	74 14	
All other assets and property, . . . . .	\$85 00	
Gross present Assets, . . . . .		\$4,776 18

## ARKWRIGHT MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated February 8, 1860. Commenced business October 1, 1860.]

ISRAEL M. SPELMAN, *President.**Secretary,* EDWARD H. SPRAGUE.*Office, No. 10 Pemberton Square.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 10-40 5 per cent. Bonds, . . . . .	\$10,000 00	\$11,000 00
“ “ 6 per cent. Bonds of 1881, . . . . .	10,000 00	11,400 00
	<u>\$20,000 00</u>	<u>\$22,400 00</u>

State Bonds:—

Massachusetts 5 per cent. Gold Bonds, . . . . .	\$10,000 00	\$9,800 00
Maine 6 per cent. Bonds, . . . . .	10,000 00	9,900 00
	<u>\$20,000 00</u>	<u>\$19,700 00</u>

Railroad Stocks and Bonds:—

	Par val. per share.	Market val. per share.	Total Market val.
50 shares Northern Railroad Stock, . . . . .	\$100	\$114	\$5,700 00
50 “ Portland, Saco and Portsmouth R. R., . . . . .	100	130	6,500 00
Connecticut River 6 per cent. Mortgage Bonds, . . . . .	—	97	5,820 00
Old Colony and Newport Railroad, . . . . .	—	100	4,000 00
Chicago, Burlington and Quincy 7 per cent. Mortgage Bonds, . . . . .	—	108	10,800 00
Burlington and Missouri River Land Grant 7 per cent. Bonds, . . . . .	—	93	4,800 00
			<u>\$37,620 00</u>

Cash Loans:—

Corporation notes with security, . . . . .	Cash value. \$28,479 17
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## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of U. S. stocks and securities, . . . . .	\$22,400 00	
State bonds, . . . . .	19,700 00	
Railroad stocks and bonds, . . . . .	37,620 00	
Cash loans, . . . . .	28,479 17	
Cash on hand in the office of the Company, . . . . .	45 10	
Interest (not included above) accrued but not due, . . . . .	1,571 66	
Gross present Assets, . . . . .	<hr/>	\$109,815 93

## LIABILITIES.

Adjusted losses and claims, due and unpaid, . . . . .	\$93 86	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	60,401 05	
State and local taxes, due or accrued, . . . . .	150 42	
All other debts and obligations; viz., rents, . . . . .	120 85	
Gross present Liabilities, . . . . .	<hr/>	60,766 18
Surplus, . . . . .		<hr/> \$49,049 75

ATTLEBOROUGH MUTUAL FIRE INSURANCE COMPANY,  
ATTLEBOROUGH.

[Incorporated February 24, 1844. Commenced business July 1, 1845.]

JOSEPH W. CAPRON, *President.* Secretary, HORATIO N. RICHARDSON.*Office, North Main Street, Attleborough.*

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash on hand in the office of the Company, . . . . .	\$208 96	
Cash deposited in the Providence Co. (R. I.) Savings Bank, . . . . .	3,640 05	
Cash deposited in the Pawtucket Institution for Savings, . . . . .	1,726 70	
Net amount due from agents for premiums collected during the year, . . . . .	170 00	
Office and other premiums unpaid and in process of collection, . . . . .	180 00	
Gross present Assets, . . . . .	<hr/>	\$5,925 71

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	\$3,333 40	
Gross present Liabilities, . . . . .	<hr/>	3,333 40
Surplus, . . . . .		<hr/> \$2,592 31

BARNSTABLE COUNTY MUTUAL FIRE INSURANCE COMPANY,  
YARMOUTH.

[Incorporated March 2, 1833. Commenced business August 1, 1833.]

DAVID K. AKIN, *President.**Secretary,* AMOS OTIS.*Office at Yarmouthport.*

## DETAILED STATEMENT OF ASSETS.

## United States Securities owned by the Company :—

	Par value.	Market value.
United States Registered Bonds, 1865, . . .	\$17,000 00	\$18,700 00

## State, County and City Bonds and Loans :—

State of Maine Bonds, . . . . .	\$2,500 00	\$2,500 00
County of Barnstable Loan, . . . . .	3,000 00	3,000 00
City of Sheboygan (Wis.) Bonds, . . . . .	750 00	600 00
	<hr/>	<hr/>
	\$6,250 00	\$6,100 00

## National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
30 shares First National Bank of Yarmouth, .	\$100	\$130	\$3,900 00
10 “ First National Bank of Falmouth, .	100	110	1,100 00
15 “ National Bank of Redemption, .	100	135	2,025 00
4 “ Massachusetts National Bank, .	250	300	1,200 00
16 “ Tremont National Bank, . . . . .	100	125	2,000 00
			<hr/>
			\$10,225 00

## Railroad Stocks and Bonds :—

63 shares Old Colony Railroad Co.'s Stock, .	\$100	\$110	\$6,930 00
\$5,000 Union Pacific Bonds, 6 per cent. gold, .	100	87	4,350 00
\$5,000 Northern Pacific R. R. Bonds, $7\frac{3}{10}$ per cent. gold, . . . . .	100	100	5,000 00
\$2,000 Chicago, Danville and Vincennes R. R., 7 per cent. gold, . . . . .	100	90	1,800 00
			<hr/>
			\$18,080 00

## Stocks held as Collateral Security for Cash Loans :—

	Market value.	Loaned thereon.
4 shares First National Bank of Yarmouth, .	\$520 00	\$450 00

## Other Cash Loans :—

	Cash value.
18 notes of hand with satisfactory sureties, . . . . .	\$10,901 58

## All other Property owned by the Company :—

Office furniture and safe, . . . . .	\$150 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgage of real estate (first liens),*	\$225 00	
Cash market value of U. S. stocks and securities,	18,700 00	
State, county and city bonds and loans, .	6,100 00	
National bank stocks, . . . . .	10,225 00	
Railroad stocks and bonds, . . . . .	18,080 00	
Cash loans on collateral security, . . . . .	450 00	
Other cash loans, . . . . .	10,901 58	
Cash on hand in the office of the Company, .	512 37	
Cash deposited in the Yarmouth Nat'l Bank, .	1,728 44	
Cash deposited in the Barnstable Savings Bank,	1,000 00	
Cash deposited in the Hyannis Savings Bank, .	1,000 00	
Interest (not included above) due and not paid, \$49; accrued but not due, \$172.50, . . . . .	221 50	
All other property, . . . . . \$150 00		
Gross present Assets, . . . . .		\$69,143 89

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	\$28,403 26	
State and local taxes, due or accrued, . . . . .	16 17	
Gross present Liabilities, . . . . .		28,419 43
Surplus, . . . . .		\$40,724 46

## BERKSHIRE MUTUAL FIRE INSURANCE COMPANY, PITTSFIELD.

[Incorporated March, 1835. Commenced business August, 1835.]

JOHN C. WEST, *President.**Secretary,* ALBERT B. ROOT.*Office, Bank Row, Pittsfield.*

## DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company :—

	Par value.	Market value.
United States Bonds, 1867, . . . . .	\$8,000 00	\$9,200 00

National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
8 shares Pittsfield National Bank, . . . . .	\$100	\$135	\$1,080 00

* Value of lands mortgaged, . . . . .	\$200 00
Value of buildings thereon, . . . . .	300 00
Total value of mortgaged property, . . . . .	\$500 00
Amount of insurance held as collateral, . . . . .	300 00

Cash Loans :—			Cash value.
Personal notes with sureties,	.	.	\$24,700 00

SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate		
owned by the Company,	.	\$4,500 00
United States securities,	.	9,200 00
National bank stocks,	.	1,080 00
Cash loans,	.	24,700 00
Cash on hand in the office of the Company,	.	274 90
Cash deposited in the Pittsfield National Bank,	.	2,230 51
Net amount due from agents for premiums collected during the year,	.	444 92
Office and other premiums unpaid and in process of collection,	.	78 97
Interest (not included above) accrued but not due,	.	915 33
Gross present Assets,	.	\$43,424 63

LIABILITIES.

Adjusted losses and claims, due and unpaid,	.	\$575 00
Claims for losses disputed or resisted,	.	260 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	.	26,448 88
Return premiums or cash dividends of profits unpaid on terminated policies,	.	50 00
State and local taxes, due or accrued,	.	11 56
All other debts and obligations; viz., salaries,	.	73 25
Gross present Liabilities,	.	27,418 69
Surplus,	.	\$16,005 94

BOSTON MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated March 15, 1850. Commenced business October 14, 1850.]

E. E. MANTON, *President.*

*Secretary,* WM. B. WHITING.

Office, No. 67 Devonshire Street, Boston.

DETAILED STATEMENT OF ASSETS.

City Bonds :—		
	Par value.	Market value.
City of Boston 6 per cent. Bonds,	\$30,000 00	\$29,400 00
City of Portland 6 per cent. Bonds,	27,000 00	26,325 00
	\$57,000 00	\$55,725 00

## National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
100 shares Webster National Bank, . . .	\$100	\$104 $\frac{1}{8}$	\$10,412 50
100 “ New England National Bank, . . .	100	132 $\frac{7}{8}$	13,287 50
100 “ Merchants' National Bank, . . .	100	128 $\frac{3}{4}$	12,875 00
100 “ City National Bank, . . .	100	109 $\frac{3}{4}$	10,975 00
100 “ National Bank of Commerce, . . .	100	113 $\frac{7}{10}$	11,370 00
			<u>\$58,920 00</u>

## Cash Loans :—

	Cash value.
Corporation notes secured by endorsement, . . .	\$116,000 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of city bonds, . . .	\$55,725 00
National bank stocks, . . .	58,920 00
Cash loans, . . .	116,000 00
Cash on hand in the office of the Company, . . .	232 44
Cash deposited in various banks, . . .	17,866 28
Office and other premiums unpaid and in process of collection, . . .	3,068 72
Interest (not included above) accrued but not due, . . .	3,788 76
Gross present Assets, . . .	<u>\$255,601 20</u>

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . .	\$140,604 62
State and local taxes, due or accrued, . . .	287 02
Gross present Liabilities, . . .	<u>140,891 64</u>
Surplus, . . .	\$114,709 56

BRISTOL COUNTY MUTUAL FIRE INSURANCE COMPANY,  
NEW BEDFORD.

[Incorporated February 13, 1829. Commenced business July 4, 1829.]

WM. H. TAYLOR, *President.**Secretary,* JOSEPH S. TILLINGHAST.*Office, No. 44 North Water Street, New Bedford.*

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash on hand in the office of the Company, . . .	\$1,131 93
Cash deposited in the Mechanics' Nat'l Bank, . . .	23,796 21
Amount carried forward, . . .	<u>\$24,928 14</u>

<i>Amount brought forward,</i> . . . . .	\$24,928 14	
Net amount of unpaid assessments on premium or deposit notes held by the Company, deducting probable cost of collection, . . . . .	24,000 00	
Gross present Assets, . . . . .	—————	\$48,928 14

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$41,500 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	378,937 50	
State and local taxes, due or accrued, . . . . .	280 49	
Gross present Liabilities, . . . . .	—————	\$420,717 99

[NOTE.—Policies are all issued for seven years ; the premium is secured by notes assessable as required, and five per cent. on the notes is received in cash when the policy is issued.]

## BUILDERS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated February 17, 1868. Commenced business July 1, 1868.]

JOHN C. HOADLEY, *President.* Secretary, H. EDWARD ABBOTT.  
*Office, No. 26 Devonshire Street.*

## DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company :—

	Par value.	Market value.
United States 5-20 Bonds, . . . . .	\$5,000 00	\$5,800 00

State Bonds :—

State of Maine Bond, . . . . .	\$1,000 00	\$1,000 00
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Railroad Bonds :—

Vermont Central Railroad Bond, . . . . .	\$1,000 00	\$600 00
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Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
20 shares McKay Sewing Machine Company, . . . . .	\$1,650 00	\$1,500 00

All other Assets and Property owned by the Company :

Office furniture and fixtures, . . . . .	\$1,250 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgage of real estate (first liens),*	\$8,300 00	
Cash market value of U. S. securities, . . . . .	5,800 00	
State bonds, . . . . .	1,000 00	
Railroad bonds, . . . . .	600 00	
Cash loans on collateral security, . . . . .	1,500 00	
Cash on hand in the office of the Company, . . . . .	3,040 67	
Cash deposited in the Commonwealth Bank, . . . . .	9,537 19	
Cash deposited in the Home Savings Bank, . . . . .	30 00	
Net amount due from agents for premiums collected during the year, . . . . .	4,475 57	
Office and other premiums unpaid and in process of collection, . . . . .	5,666 16	
Interest (not included above) due and not paid, \$105; accrued but not due, \$261.93, . . . . .	366 93	
All other assets and property, . . . . .	\$1,250 00	
Gross present Assets, . . . . .	—————	\$40,316 52

## LIABILITIES.

Losses and claims adjusted, but not yet due, . . . . .	\$20,332 23	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	2,744 90	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	17,143 81	
State and local taxes, due or accrued, . . . . .	150 00	
All other debts and obligations; viz., office, agency and incidental expenses, . . . . .	350 00	
Gross present Liabilities, . . . . .	—————	40,720 94
Balance against the Company, . . . . .		\$404 42

## CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY, CAMBRIDGE.

[Incorporated 1833. Commenced business 1834.]

JOSIAH W. COOK, *President*.*Secretary*, JOHN A. SMITH.*Office, No. 555 Main Street, Cambridgeport.*

## DETAILED STATEMENT OF ASSETS.

## City Loans:—

	Par value.	Market value.
City of Cambridge Water Loan, . . . . .	\$2,000 00	\$1,920 00

\* Total value of property mortgaged, . . . . . \$16,500 00  
Amount of insurance held as collateral, . . . . . 11,400 00

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
15 shares National City Bank, Cambridge, .	\$100	\$145	\$2,175 00
5 “ Cambridgeport National Bank, .	100	150	750 00
1 share Framingham National Bank, .	100	130	130 00
			<hr/> \$3,055 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
2 United States Bonds of 1881, \$1,000 each, .	\$2,260 00	\$2,000 00

## Other Cash Loans:—

	Cash value.
Individual notes with sureties, . . . . .	\$2,050 00

## All other Assets and Property owned by the Company:—

Safe and office furniture, . . . . .	\$2,000 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgage of real estate (first liens),*	\$43,700 00	
Cash market value of city loans, . . . . .	1,920 00	
National bank stocks, . . . . .	3,055 00	
Cash loans on collateral security, . . . . .	2,000 00	
Other cash loans, . . . . .	2,050 00	
Cash on hand in the office of the Company, .	452 89	
Cash deposited in the Cambridge City National Bank, . . . . .	16,043 46	
Net amount due from agents for premiums collected during the year, . . . . .	812 17	
Office and other premiums unpaid and in process of collection, . . . . .	223 68	
Interest (not included above) accrued but not due, . . . . .	897 55	
All other assets and property, . . . . .	\$2,000 00	
Gross present Assets, . . . . .	<hr/>	\$71,154 75

## LIABILITIES.

Losses and claims adjusted, but not yet due, .	\$20,000 00	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	550 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	28,973 30	
Return premiums or cash dividends of profits unpaid on terminated policies, . . . . .	261 79	
<i>Amounts carried forward, . . . . .</i>	<hr/> \$49,785 09	\$71,154 75

* Value of land mortgaged, . . . . .	\$41,209 00
Value of buildings thereon, . . . . .	82,360 00

Total value of mortgaged property, . . . . .	\$123,569 00
Amount of insurance held as collateral, . . . . .	41,700 00

<i>Amounts brought forward,</i>	\$49,785 09	\$71,154 75
State and local taxes, due or accrued,	15 62	
All other debts and obligations; viz., rents, \$100; salaries, \$138.50,	238 50	
Gross present Liabilities,	—————	50,039. 21
Surplus,		<u>\$21,115 54</u>

## CENTRAL MUTUAL FIRE INSURANCE COMPANY OF WORCESTER.

[Incorporated May 27, 1867. Commenced business January 1, 1868.]

WM. T. MERRIFIELD, *President.*      *Secretary,* HENRY K. MERRIFIELD.

*Office, No. 425 Main Street, Worcester.*

### DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds of 1868,	\$11,000 00	\$12,254 00

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
5 shares Monson National Bank,	\$100	\$125	\$625 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
3 United States 5-20 Bonds,	\$3,312 00	\$3,000 00

All other Assets and Property owned by the Company:—

Office furniture,	\$1,500 00
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### SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of U. S. securities,	\$12,254 00
National Bank Stocks,	625 00
Cash loans on collateral security,	3,000 00
Cash on hand in the office of the Company,	835 43
Cash deposited in the Worcester Safe Deposit and Trust Company,	4,315 00
Net amount due from agents for premiums col- lected during the year,	10,200 00
Due or to become due from other companies for re-insurance on losses already paid,	4,000 00
Interest (not included above) due and not paid,	913 23
All other assets and property,	\$1,500 00
Gross present Assets,	————— \$36,142 66
<i>Amount carried forward,</i>	<u>\$36,142 66</u>

*Amount brought forward,* . . . . . \$36,142 66

LIABILITIES.

Losses and claims adjusted, but not yet due, .	\$6,000 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . .	28,808 85	
Gross present Liabilities, . . . . .		\$34,808 85
Surplus, . . . . .		\$1,333 81

CITIZENS' MUTUAL FIRE INSURANCE COMPANY OF BRIGHTON.

[Incorporated March 7, 1846. Commenced business October 5, 1846.]

S. W. TROWBRIDGE, *President.*      *Secretary,* JOS. W. PEABODY.  
*Office at Brighton.*

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States Registered Bonds, . . . .	\$15,000 00	\$17,400 00

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
30 shares National Hide and Leather Bank, .	\$100	\$115	\$3,450 00
50 " First National Bank, . . . .	100	200	10,000 00
			\$13,450 00

Railroad Stocks and Scrip:—

6 shares Boston and Lowell Railroad, . . .	\$500	\$685	\$4,110 00
Boston and Lowell Railroad Scrip, . . . .	400	—	548 00
			\$4,658 00

SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgage of real estate (first liens),*	\$71,031 00
Cash market value of U. S. securities, . .	17,400 00
National bank stocks, . . . . .	13,450 00
Railroad stocks and scrip, . . . . .	4,658 00
Cash on hand in the office of the Company and deposited in the National Market Bank, .	2,979 92
<i>Amount carried forward,</i> . . . . .	\$109,518 92

* Value of lands mortgaged, . . . . .	\$15,207 00
Value of buildings thereon, . . . . .	49,100 00
Total value of mortgaged property, . . . . .	\$64,307 00
Amount of insurance held as collateral, . . . . .	59,550 00

<i>Amount brought forward,</i> . . . . .	\$109,518 92
Net amount due from agents for premiums collected during the year, . . . . .	29,434 37
Interest (not included above) due and not paid, \$934.17; accrued but not due, \$2,113.51, . . . . .	3,047 68
Gross present Assets, . . . . .	<u>\$142,000 97</u>

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$59 50
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	77,176 17
All other debts and obligations; viz., rents, . . . . .	200 00
Gross present Liabilities, . . . . .	<u>77,435 67</u>
Surplus, . . . . .	<u>\$64,565 30</u>

## CITY MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated April 11, 1846. Commenced business August 1, 1846.]

LABAN S. BEECHER, *President.**Secretary,* EDWARD RICHARDS.*Office, No. 1935 Washington Street, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States 5 per cent. Bonds, . . . . .	\$2,000 00	\$2,000 00

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
10 shares National Rockland Bank, . . . . .	\$100	\$150	\$1,500 00

Cash Loans:—

	Cash value.
Loans on personal security, . . . . .	\$3,020 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of U. S. securities, . . . . .	\$2,000 00
National bank stocks, . . . . .	1,500 00
Cash loans, . . . . .	3,020 00
Cash deposited in Savings Bank, . . . . .	6,205 20
Cash deposited in the National Rockland Bank, . . . . .	439 91
Gross present Assets, . . . . .	<u>\$13,165 11</u>
<i>Amount carried forward,</i> . . . . .	<u>\$13,165 11</u>

*Amount brought forward,* . . . . . \$13,165 11

#### LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .			
		\$3,215 30	
Gross present Liabilities, . . . . .		<u>          </u>	3,215 30
Surplus, . . . . .			<u>\$9,949 81</u>

### COHASSET MUTUAL FIRE INSURANCE COMPANY, COHASSET.

[Incorporated March 18, 1845. Commenced business March 1, 1846.]

MARTIN LINCOLN, *President.*

*Secretary,* J. Q. A. LOTHROP.

*Office at Cohasset.*

#### DETAILED STATEMENT OF ASSETS.

##### Town Loan :—

	Par value.	Market value.
Note of Town of Cohasset, . . . . .	\$600 00	\$600 00

##### National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
6 shares City National Bank, Boston, . . . . .	\$100	\$133	\$798 00
3 " Merchants' National Bank, Boston, . . . . .	100	137	411 00
			<u>\$1,209 00</u>

##### All other Assets and Property owned by the Company :—

Office furniture, . . . . .	\$140 00
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#### SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of town loan, . . . . .	\$600 00
National bank stocks, . . . . .	1,209 00
Cash on hand in the office of the Company, . . . . .	675 82
Cash deposited in the Cohasset Savings Bank, . . . . .	2,145 53
Interest (not included above) due and not paid, \$42; accrued but not due, \$50, . . . . .	92 00
All other assets and property, . . . . .	\$140 00
Gross present Assets, . . . . .	<u>\$4,722 35</u>

#### LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	
	\$2,389 78
Gross present Liabilities, . . . . .	<u>2,389 78</u>
Surplus, . . . . .	<u>\$2,332 57</u>

## CONWAY MUTUAL FIRE INSURANCE COMPANY, CONWAY.

[Incorporated April 13, 1849. Commenced business August, 1849.]

ERASMUS D. HAMILTON, *President.* Secretary, HENRY W. BILLINGS.*Office at Conway.*

## DETAILED STATEMENT OF ASSETS.

## United States Securities owned by the Company:—

	Par value.	Market value.
United States Bond of 1881, . . . . .	\$500 00	\$580 00

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
15 shares First National Bank, Greenfield, . . .	\$100	\$145	\$2,175 00
58 " Conway National Bank, Conway, . . .	100	115	6,670 00
			<hr/> \$8,845 00

## Railroad Stocks and Bonds:—

11 shares Connecticut River Railroad, . . .	\$100	\$135	\$1,485 00
Union Pacific Railroad First Mortgage Bond, . .	1,000	880	880 00
			<hr/> \$2,365 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
5 shares Conway National Bank Stock, . . .	\$575 00	\$500 00
5 " " " " . . .	575 00	500 00
20 " " " " . . .	2,300 00	2,000 00
First Mortgage Bond Union Pacific Railroad, . .	880 00	600 00
	<hr/> \$4,330 00	<hr/> \$3,600 00

## Other Cash Loans:—

	Cash value.
Loaned on endorsed notes, . . . . .	\$1,766 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$3,800 00
Loans on mortgage of real estate (first liens),*	10,200 00
Cash market value of U. S. securities, . . .	580 00
National bank stocks, . . . . .	8,845 00
Railroad stocks and bonds, . . . . .	2,365 00
Cash loans on collateral security, . . . . .	3,600 00
Other cash loans, . . . . .	1,766 00
<i>Amount carried forward, . . . . .</i>	<hr/> \$31,156 00

* Value of lands mortgaged, . . . . .	\$17,160 00
Value of buildings thereon, . . . . .	15,700 00
Total value of mortgaged property, . . . . .	<hr/> \$32,860 00
Amount of insurance held as collateral, . . . . .	4,700 00
Amount of prior encumbrance, . . . . .	2,900 00

<i>Amount brought forward,</i> . . . . .	\$31,156 00	
Cash on hand in the office of the Company, . . . . .	1,156 32	
Net amount due from agents for premiums collected during the year, . . . . .	2,225 71	
Interest (not included above), accrued but not due, . . . . .	624 00	
Gross present Assets, . . . . .	<u>          </u>	\$35,162 03

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$400 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	28,599 50	
Return premiums on settled, cancelled or surrendered policies, . . . . .	289 96	
Gross present Liabilities, . . . . .	<u>          </u>	29,289 46
Surplus, . . . . .		<u>\$5,872 57</u>

## DEDHAM MUTUAL FIRE INSURANCE COMPANY, DEDHAM.

[Incorporated February 22, 1837. Commenced business July 1, 1837.]

IRA CLEVELAND, *President.**Secretary,* GEORGE D. GORDON.*Office, cor. High and Pearl streets, Dedham.*

## DETAILED STATEMENT OF ASSETS.

## United States Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Coupon Bonds, . . . . .	\$6,000 00	\$6,840 00

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
12 shares Dedham National Bank, . . . . .	\$100	\$125	\$1,500 00

## Railroad Bonds:—

Philadelphia and Wilmington Railroad Consolidated Mortgage 7 per cent. Bond, . . . . .	\$5,000 00	\$5,204 00
Marquette and Ontonagon Railroad First Mortgage Bonds, . . . . .	5,000 00	5,000 00
		<u>\$10,204 00</u>

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgage of real estate (first liens),*	\$5,500 00	
Cash market value of U. S. securities, . . .	6,840 00	
National bank stocks, . . . . .	1,500 00	
Railroad stocks and bonds, . . . . .	10,204 00	
Cash deposited in the Dedham National Bank,	2,019 79	
Net amount due from agents for premiums collected during the year, . . . . .	2,205 04	
Interest (not included above), accrued but not due, . . . . .	376 74	
Gross present Assets, . . . . .	<u>          </u>	\$28,645 57

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	\$6,368 93	
Return premiums or cash dividends of profits unpaid on terminated policies, . . . . .	1,182 03	
All other debts and obligations; viz., rents, . . . . .	37 50	
Gross present Liabilities, . . . . .	<u>          </u>	7,588 46
Surplus, . . . . .		<u>\$21,057 11</u>

## DORCHESTER MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated February, 1855. Commenced business July 2, 1855.]

E. J. BAKER, *President.**Secretary, W. F. TEMPLE.**Office, Port Norfolk, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Regist'd Bonds, \$1,000 each,	\$14,000 00	\$16,065 00
“ “ 5-20 Coupon Bonds, \$1,000 each,	4,000 00	4,590 00
“ “ 5-20 Coupon Bonds, \$100 each, .	400 00	459 00
	<u>\$18,400 00</u>	<u>\$21,114 00</u>

* Value of lands mortgaged, . . . . .	\$5,000 00
Value of buildings thereon, . . . . .	10,500 00

Total value of mortgaged property, . . . . .	\$15,500 00
Amount of insurance held as collateral, . . . . .	6,000 00

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
20 shares Blue Hill National Bank, Boston, .	\$100	\$120	\$2,400 00
50 “ Webster National Bank, Boston, .	100	105	5,250 00
25 “ Traders' National Bank, Boston, .	100	112	2,800 00
31 “ State National Bank, Boston, .	100	108	3,348 00
20 “ Howard National Bank, Boston, .	100	110	2,200 00
40 “ Continental National Bank, Boston, .	100	114	4,560 00
12 “ Hide and Leather Nat'l Bank, Boston, .	100	114	1,368 00
7 “ First National Bank, Lynn, .	100	116	812 00
			<hr/> \$22,738 00

## Railroad Stocks:—

100 shares Old Colony Railroad, . . .	\$100	\$113	\$11,300 00
66 “ Eastern Railroad, . . .	100	105	6,930 00
20 “ Boston and Albany Railroad, . .	100	148	2,960 00
			<hr/> \$21,190 00

## Cash Loans:—

Loaned on personal security, . . . . .	Cash value. \$445 97
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## Other Debts and Claims due the Company:—

Due from agents for uncollected policies, . . . . .	\$9,325 90
Rents, . . . . .	125 00
	<hr/> \$9,450 90

## All other Assets and Property owned by the Company:—

Office furniture, &c., . . . . .	\$500 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$24,800 00
Loans on mortgage of real estate (first liens),*	22,800 00
Cash market value of U. S. securities, . . . . .	21,114 00
National bank stocks, . . . . .	22,738 00
Railroad stocks, . . . . .	21,190 00
Cash loans, . . . . .	445 97
Cash deposited in the New England Trust Co.,	30,061 72
Net amount of unpaid assessments on premium or deposit notes held by the Company, deduct- ing probable cost of collection, \$103,825 00	
<i>Amount carried forward, . . . . .</i>	<hr/> \$143,149 69

* Value of lands mortgaged, . . . . .	\$11,700 00
Value of buildings thereon, . . . . .	35,000 00
Total value of mortgaged property, . . . . .	<hr/> \$46,700 00
Amount of insurance held as collateral, . . . . .	23,100 00

<i>Amount brought forward,</i> . . . . .	\$143,149 69
Other debts, claims and demands owing the Company, . . . . .	9,450 90
Interest (not included above) due and not paid, and accrued but not due, . . . . .	1,487 87
All other assets and property, . . . \$500 00	
Gross present Assets, . . . . .	<u>\$154,088 46</u>

## LIABILITIES.

Losses and claims adjusted, but not yet due, . . .	\$117,000 00
Claims for losses disputed or resisted, . . .	600 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	115,907 82
Return premiums on settled, cancelled or surrendered policies, . . . . .	3,000 00
Return premiums or cash dividends of profits unpaid on terminated policies, . . . . .	200 00
All other debts and obligations; viz., salaries, \$200; office, agency and incidental expenses, \$85, . . . . .	285 00
Gross present Liabilities, . . . . .	<u>236,992 82</u>
Balance against the Company,* . . . . .	\$82,904 36

## ESSEX MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated June 11, 1829. Commenced business September 5, 1829.]

STEPHEN B. IVES, *President.**Secretary,* CHAS. S. NICHOLS.*Office, No. 42 Washington Street, Salem.*

## DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, . . . . .	\$2,000 00	\$2,340 00
State and City Bonds:—		
Oregon War Loan Bonds, . . . . .	\$2,000 00	\$2,240 00
City of Portland 6 per cent. Bonds, . . . . .	2,000 00	1,900 00
City of Brooklyn 6 per cent. Bonds, . . . . .	1,000 00	955 00
City of Hartford 6 per cent. Bonds, . . . . .	1,000 00	950 00
City of Cincinnati 6 per cent. Bonds, . . . . .	1,000 00	900 00
City of St. Louis 6 per cent. Bonds, . . . . .	1,000 00	880 00
City of Louisville 6 per cent. Bonds, . . . . .	1,000 00	850 00
City of Chicago 7 per cent. Bonds, . . . . .	2,000 00	1,960 00
	<u>\$11,000 00</u>	<u>\$10,635 00</u>

\* Assessment on Deposit Notes now in course of adjudication.

## Railroad Stocks and Bonds:—

	Par val. per share.	Market val. per share.	Total Market val.
15 shares Cambridge Horse Railroad, . . .	\$100	\$101	\$1,515 00
Eastern Railroad 6 per cent. Bonds, . . .	1,000	—	940 00
Central Pacific 7 per cent. Bond, . . .	1,000	—	1,000 00
Essex Railroad Bond, . . .	1,500	—	1,365 00
Michigan Central 8 per cent. Bond, . . .	1,000	—	1,040 00
			<hr/> \$5,860 00

## Other Corporate Stocks:—

16 shares Salem Gas Light Company, . . .	\$100	\$124	\$1,984 00
16 “ Lynn Gas Light Company, . . .	100	95	1,520 00
			<hr/> \$3,504 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of U. S. securities, . . .	\$2,340 00	
State and city bonds, . . .	10,635 00	
Railroad stocks and bonds, . . .	5,860 00	
Other corporate stocks, . . .	3,504 00	
Cash on hand in the office of the Company, . .	702 76	
Office and other premiums unpaid and in proc- ess of collection, . . .	466 75	
Interest (not included above) accrued but not due, . . .	285 00	
Gross present Assets, . . .	<hr/>	\$23,793 51

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, . . .	\$14,594 31	
Return premiums on settled, cancelled or sur- rendered policies, . . .	19 09	
Return premiums or cash dividends of profits unpaid on terminated policies, . . .	174 47	
State and local taxes, due or accrued, . . .	5 49	
All other debts and obligations; viz., salaries, .	216 67	
Gross present Liabilities, . . .	<hr/>	15,010 03
Surplus, . . .		<hr/> \$8,783 48

# FALL RIVER MANUFACTURERS' MUTUAL INSURANCE COMPANY, FALL RIVER.

[Incorporated 1870. Commenced business 1870.]

OLIVER CHACE, *President.*

*Secretary,* ISAAC B. CHACE.

*Office at Fall River.*

## DETAILED STATEMENT OF ASSETS.

### Cash Loans:—

	Cash value.
Loaned to manufacturing corporations, . . . . .	\$39,200 00

### All other Assets and Property owned by the Company:—

Office furniture, . . . . .	\$500 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash loans, . . . . .	\$39,200 00
Cash on hand in the office of the Company, . . . . .	410 59
Cash deposited in B. M. C. Durfee & Co.'s bank, . . . . .	2,463 24
Cash deposited in the Fall River savings banks, . . . . .	4,000 00
Office and other premiums unpaid and in process of collection, . . . . .	718 44
Interest (not included above) due and not paid, \$140; accrued but not due, \$420.97, . . . . .	560 97
All other assets and property, . . . . .	\$500 00
Gross present Assets, . . . . .	————— \$47,353 24

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	\$22,565 52
Gross present Liabilities, . . . . .	————— 22,565 52
Surplus, . . . . .	\$24,787 72

# FITCHBURG MUTUAL FIRE INSURANCE COMPANY, FITCHBURG.

## (FIRST CLASS.)

[Incorporated March 23, 1847. Commenced business September 1, 1847.]

NATHANIEL WOOD, *President.*

*Secretary,* LEWIS H. BRADFORD.

*Office, No. 151 Main Street, Fitchburg.*

## DETAILED STATEMENT OF ASSETS.

### Railroad Bonds:—

	Par val. per share.	Market val. per share.	Total Market val.
Boston, Clinton and Fitchburg R. R. Co.'s Bonds, \$1,000	\$1,000	\$3,000 00	

## Securities held as Collateral Security for Cash Loans :—

	Market value.	Loaned thereon.
Boston, Clinton and Fitchburg Railroad Bonds,	\$7,500 00	\$7,000 00
“ “ “ “ “	1,200 00	800 00
Androscoggin and Kennebunk Railroad Bonds,	500 00	400 00
	<hr/> \$9,200 00	<hr/> \$8,200 00

## Cash Loans :—

	Cash value.
Loaned on personal security, . . . . .	\$32,650 00

## All other Assets and Property owned by the Company :—

Office furniture, . . . . .	\$1,400 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgage of real estate (first liens),*	\$83,016 00
Cash market value of railroad stocks and bonds,	3,000 00
Cash loans on collateral security, . . . . .	8,200 00
Cash loans, . . . . .	32,650 00
Cash on hand in the office of the Company, and deposited in the Fitchburg National Bank, .	9,877 72
Interest (not included above) due and not paid, \$2,645; accrued but not due, \$2,380, . . . . .	5,025 00
All other assets and property, . . . . .	\$1,400 00
Gross present Assets, . . . . .	<hr/> \$141,768 72

## LIABILITIES.

Adjusted losses and claims, due and unpaid, .	\$2,308 00
Claimed, reported and supposed losses, not yet adjusted, . . . . .	504 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, . . . . .	106,435 89
Return premiums or cash dividends of profits unpaid on terminated policies, . . . . .	1,350 11
State and local taxes, due or accrued, . . . . .	120 04
All other debts and obligations; viz., salaries, . . . . .	73 88
Gross present Liabilities, . . . . .	<hr/> 110,791 92
Surplus, . . . . .	<hr/> \$30,976 80

* Value of lands mortgaged, . . . . .	\$46,550 00
Value of buildings thereon, . . . . .	45,300 00
Total value of mortgaged property, . . . . .	<hr/> \$91,850 00
Amount of insurance held as collateral, . . . . .	32,800 00

## (SECOND CLASS.)

## DETAILED STATEMENT OF ASSETS.

## Railroad Bonds:—

	Par val. per share.	Market val. per share.	Total Market val.
Boston, Clinton and Fitchburg R. R. Bonds, .	\$1,000	\$1,000	\$3,000 00

## Securities held as Collateral Security for Cash Loans:—

	Market value.	Loaned thereon.
City of Hartford Water Fund Bond, . . .	\$1,000 00	\$700 00
Androscoggin and Kennebec Railroad Bond, .	500 00	400 00
	<hr/> \$1,500 00	<hr/> \$1,100 00

## Cash Loans:—

	Cash value.
Loaned on personal security, . . . . .	\$5,850 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgage of real estate (first liens),*	\$31,199 00	
Cash market value of railroad stocks and bonds,	3,000 00	
Cash loans on collateral security, . . . .	1,100 00	
Cash loans, . . . . .	5,850 00	
Cash on hand in the office of the Company, and deposited in the Fitchburg Nat'l Bank, .	9,179 10	
Interest (not included above) due and not paid, \$750; accrued but not due, \$375, . . . .	1,125 00	
Gross present Assets, . . . . .	<hr/>	\$51,453 10

## LIABILITIES.

Adjusted losses and claims, due and unpaid, .	\$20 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, . . . .	10,814 16	
State and local taxes, due or accrued, . .	54 62	
All other debts and obligations; viz., salaries,	24 62	
Gross present Liabilities, . . . . .	<hr/>	10,913 40
Surplus, . . . . .		<hr/> \$40,539 70

* Value of lands mortgaged, . . . . .	\$52,150 00
Value of buildings thereon, . . . . .	70,400 00
Total value of mortgaged property, . . . . .	\$122,550 00
Amount of insurance held as collateral, . . . . .	40,100 00

## FRANKLIN MUTUAL FIRE INSURANCE COMPANY, GREENFIELD.

[Incorporated February 11, 1828. Commenced business September 12, 1829.]

WM. B. WASHBURN, *President.**Secretary,* GORHAM D. WILLIAMS.*Office, No. 7 Bank Row, Greenfield.*

## DETAILED STATEMENT OF ASSETS.

## United States Securities owned by the Company :—

	Par value.	Market value.
United States 5-20 Registered Bonds, 1867, .	\$8,000 00	\$8,800 00
“ “ 5-20 Registered Bonds, new, .	1,500 00	1,650 00
	<hr/>	<hr/>
	\$9,500 00	\$10,450 00

## National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
44 shares First National Bank, Greenfield, .	\$100	\$130	\$5,720 00
5 “ Franklin Co. Nat'l Bank, Greenfield, .	100	125	625 00
10 “ Conway National Bank, Conway, .	100	105	1,050 00
32 “ Shelburne Falls Nat'l B'k, Shelburne, .	100	120	3,850 00
			<hr/>
			\$11,245 00

## Railroad Bonds :—

New London Northern Railroad Bond, . . .	\$2,000	\$2,000	\$2,000 00
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## Other Corporate Stocks :—

84 shares Greenfield Gas Light Company, . .	\$50	\$50½	\$4,410 00
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## Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
10 shares National City Bank, Boston, . . .	\$1,000 00	\$300 00

## Other Cash Loans :—

	Cash value.
Loaned on personal security, . . . . .	\$1,300 00

## All other Assets and Property owned by the Company :—

Postage stamps, . . . . .	\$81 25
Office furniture, . . . . .	\$350 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgage of real estate (first liens),*	\$2,500 00
Cash market value of U. S. securities, . .	10,450 00
National bank stocks, . . . . .	11,245 00
Railroad stocks and bonds, . . . . .	2,000 00
	<hr/>
Amount carried forward, . . . . .	\$26,195 00

* Value of lands mortgaged, . . . . .	\$3,000 00
Value of buildings thereon, . . . . .	4,000 00
	<hr/>
Total value of property mortgaged, . . . . .	\$7,000 00

<i>Amount brought forward,</i>		\$26,195 00
Cash market value of other corporate stocks,		4,410 00
Cash loans on collateral security,		300 00
Other cash loans,		1,300 00
Cash deposited in the First National Bank,		1,598 25
Cash deposited in the Franklin Savings Inst'n,		2,000 00
Cash deposited in the Northampton Savings Bank,		1,000 00
Cash deposited in the Windham Provident Institution, Brattleboro',		625 91
Net amount due from agents for premiums collected during the year,		2,581 55
Office and other premiums unpaid and in process of collection,		424 48
Interest (not included above) due and not paid,		
\$1,320.49; accrued but not due, \$54.75,		1,375 24
All other assets and property,	\$350 00	81 25
Gross present Assets,		<hr/> \$41,891 68

## LIABILITIES.

Losses and claims adjusted, but not yet due,		\$700 75
Claimed, reported and supposed losses, not yet adjusted,		800 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,		26,640 20
Return premiums or cash dividends of profits unpaid on terminated policies,		272 52
State and local taxes, due or accrued,		24 40
All other debts and obligations; viz., office, agency and incidental expenses,		10 00
Gross present Liabilities,		<hr/> 28,447 87
Surplus,		<hr/> \$13,443 81

## GROVELAND MUTUAL FIRE INSURANCE COMPANY, GROVELAND.

[Incorporated March 28, 1823. Commenced business March 28, 1823.]

N. H. GRIFFITH, *President.**Secretary,* NATHANIEL LADD.*Office, No. 2 Common Street, Groveland.*

[NOTE.—This Company charges a cash premium adequate for expenses only, and relies upon assessments on deposit notes to pay losses as they occur.]

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Net amount of unpaid assessments on premium or deposit notes held by the Company, deducting probable cost of collection, . . . . .	\$14 20
All other assets and property, . . . . .	\$100 00

## LIABILITIES.

Owing for borrowed money, secured by note of the treasurer, approved by the directors, . . . . .	\$350 00
Gross present Liabilities, . . . . .	\$350 00

## HAMPSHIRE MUTUAL FIRE INSURANCE COMPANY, NORTHAMPTON.

[Incorporated March 6, 1830. Commenced business July 1, 1832.]

SAMUEL T. SPAULDING, *President.**Secretary,* HARVEY KIRKLAND.*Office, Main Street, Northampton.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881, . . . . .	\$8,000 00	\$9,440 00
“ “ 5-20 Bonds of 1865-7, . . . . .	13,000 00	14,870 00
“ “ 10-40 Bonds, . . . . .	8,000 00	8,800 00
	<u>\$29,000 00</u>	<u>\$33,110 00</u>

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
20 shares Northampton National Bank, . . . . .	\$100	\$150	\$3,000 00

Railroad Stocks and Bonds:—

53 shares Connecticut River Railroad, . . . . .	\$100	\$132	\$6,996 00
Union Pacific Railroad Bonds, . . . . .	100	90	4,500 00
			<u>\$11,496 00</u>

All other Assets and Property owned by the Company:—

Office furniture and safe, . . . . .	\$500 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgage of real estate (first liens),*	\$6,100 00	
Cash market value of United States securities,	33,110 00	
National bank stocks, . . . . .	3,000 00	
Railroad stocks and bonds, . . . . .	11,496 00	
Cash on hand in the office of the Company, .	441 12	
Cash deposited in the Northampton Nat'l Bank,	883 91	
Interest (not included above) due and not paid,		
\$65.70; accrued but not due, \$1,149.35, .	1,215 05	
All other assets and property, . . . \$500 00		
Gross present Assets, . . . . .	—————	\$56,246 08

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . .	\$24,547 35	
Return premiums or cash dividends of profits unpaid on terminated policies, . . . .	531 66	
All other debts and obligations; viz., salaries, . . . .	100 00	
Gross present Liabilities, . . . . .	—————	25,179 01
Surplus, . . . . .		\$31,067 07

## HINGHAM MUTUAL FIRE INSURANCE COMPANY, HINGHAM.

[Incorporated March 4, 1826. Commenced business September 1, 1826.]

AMOS BATES, *President*.*Secretary*, DAVID HARDING.*Office at Hingham.*

## DETAILED STATEMENT OF ASSETS.

## United States Securities owned by the Company:—

	Par value.	Market value
United States Bonds of 1881, . . . . .	\$8,500 00	\$9,753 75
“ “ 5-20 Bonds, . . . . .	29,500 00	33,402 50
“ “ 10-40 Bonds, . . . . .	3,000 00	3,292 50
	—————	—————
	\$41,000 00	\$46,448 75

\* Value of lands mortgaged, . . . . . \$4,200 00  
 Value of buildings thereon, . . . . . 28,600 00

Total value of mortgaged property, . . . . . \$32,800 00  
 Amount of insurance held as collateral, . . . . . 7,300 00  
 Amount of prior encumbrance, . . . . . 3,000 00

## State, City and Town Bonds and Loans :—

	Par value.	Market value.
Rhode Island 6 per cent. Bonds, . . . . .	\$3,000 00	\$2,985 00
Vermont 6 per cent. Bonds, . . . . .	2,000 00	2,000 00
Maine 6 per cent. Bonds, . . . . .	15,000 00	14,850 00
City of Portland 6 per cent. Bonds, . . . . .	3,000 00	2,812 50
Plymouth Water Scrip, . . . . .	4,500 00	4,500 00
	<u>\$27,500 00</u>	<u>\$27,147 50</u>

## National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
10 shares Globe National Bank, Boston, . . .	\$100	\$130	\$1,300 00
19 " Hamilton National Bank, Boston, . . .	100	117	2,223 00
29 " Eagle National Bank, Boston, . . .	100	107	3,103 00
12 " Union National Bank, Boston, . . .	100	140	1,680 00
34 " State National Bank, Boston, . . .	100	104	3,536 00
26 " North America Nat'l Bank, Boston, . . .	100	108	2,808 00
15 " Commerce National Bank, Boston, . . .	100	120	1,800 00
45 " Webster National Bank, Boston, . . .	100	104	4,680 00
57 " Hingham National Bank, Hingham, . . .	100	109	6,213 00
60 " Old Colony Nat'l Bank, Plymouth, . . .	100	125	7,500 00
15 " Abington National Bank, Abington, . . .	100	130	1,950 00
			<u>\$36,793 00</u>

## Railroad Stocks and Bonds :—

92 shares Old Colony and Newport Railway, . .	\$100	\$112	\$10,304 00
76 " Boston and Albany Railroad, . . .	100	146	11,096 00
40 " Taunton Branch Railroad, . . .	100	110	4,400 00
Boston and Albany 7 per cent. Bonds, . . .	—	—	5,300 00
Boston and Lowell 7 per cent. Bonds, . . .	—	—	10,600 00
			<u>\$41,700 00</u>

## Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
5 shares Ogdensburg and Lake Champlain R. R. (preferred stock), . . . . .	\$500 00	\$400 00

## Other Cash Loans :—

	Cash value.
Loaned on personal security, . . . . .	\$200 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$2,650 00
Loans on mortgage of real estate (first liens),*	40,800 00
<i>Amount carried forward, . . . . .</i>	<u>\$43,450 00</u>

* Value of lands mortgaged, . . . . .	\$37,450 00
Value of buildings thereon, . . . . .	51,550 00
Total value of mortgaged property, . . . . .	\$89,000 00
Amount of insurance held as collateral, . . . . .	30,800 00

<i>Amount brought forward,</i>	\$43,450 00	
Cash market value of U. S. securities,	46,448 75	
State, city and town bonds and loans,	27,147 50	
National bank stocks,	36,793 00	
Railroad stocks and bonds,	41,700 00	
Cash loans on collateral security,	400 00	
Other cash loans,	200 00	
Cash on hand in the office of the Company,	228 22	
Cash deposited in the Hingham National Bank,	15,960 86	
Cash deposited in the New England Trust Co.,	6,018 75	
Cash deposited in the Hingham Institute for Savings,	1,000 00	
Net amount due from agents for premiums collected during the year,	5,555 95	
Interest (not included above) due and not paid, \$108.25 ; accrued but not due, \$1,341.51,	1,449 76	
Gross present Assets,	<u>          </u>	\$226,352 79

## LIABILITIES.

Losses and claims adjusted, but not yet due,	\$290 00	
Claimed, reported and supposed losses, not yet adjusted,	100 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	120,934 24	
All other debts and obligations ; viz., salaries,	165 00	
Gross present Liabilities,	<u>          </u>	121,489 24
Surplus,		\$104,863 55

## HOLYOKE MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated March 14, 1843. Commenced business May 23, 1843.]

AUGUSTUS STORY, *President.**Secretary,* THOMAS H. JOHNSON.*Office, No. 27 Washington Street, Salem.*

## DETAILED STATEMENT OF ASSETS.

## State and City Bonds and Loans :—

	Par value.	Market value.
Massachusetts State Bonds, 1893, 5s, gold,	\$4,000 00	\$3,880 00
Boston City Loan, 1876, 6s, Registered,	1,000 00	990 00
Boston City Loan, 1880, 6s, “	18,000 00	17,820 00
Bangor City Loan, 1874, 6s,	1,000 00	990 00
Milwaukee City Loan, 1891, 5s,	2,500 00	2,175 00
Portland Building Loan, 6s,	5,000 00	4,800 00
Salem Water Loan, 1876, 6s,	2,000 00	1,960 00
Salem City Scrip, 1891, 6s,	10,000 00	9,800 00
Lynn City Loan, 1884, 6s,	5,000 00	4,850 00
	<u>\$48,500 00</u>	<u>\$47,265 00</u>

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
31 shares National Exchange Bank, Salem, .	\$100	\$125	\$3,875 00
35 “ Mercantile National Bank, Salem, .	100	122	4,270 00
80 “ Salem National Bank, Salem, .	100	122	9,760 00
60 “ National Bank of Commerce, Boston, .	100	124	7,440 00
50 “ Merchants' National Bank, Boston, .	100	128	6,400 00
160 “ National Revere Bank, Boston, .	100	118	18,880 00
			<hr/> \$50,625 00

## Railroad Stocks and Bonds:—

100 shares Pittsburg, Fort Wayne and Chicago Railroad, . . . . .	\$100	\$92	\$9,200 00
50 “ Ogdensburg and Lake Champlain Railroad, . . . . .	100	70	3,500 00
10 “ Portland, Portsmouth and Saco Railroad, . . . . .	100	127	1,270 00
\$3,500 Michigan Southern and Northern Indiana Railroad Bonds, 2d mortgage, 7s, . . . . .	—	98	3,430 00
\$2,000 Vermont Central and Vermont and Canada Railroad Bonds, 8s, . . . . .	—	85	1,700 00
\$5,000 Old Colony Railroad Bonds, 7s, . . . . .	—	102	5,100 00
\$10,000 Philadelphia and Reading Railroad Bonds, 7s, . . . . .	—	101	10,100 00
\$10,000 Chicago Burlington and Quincy Railroad Bonds, 7s, . . . . .	—	99	9,900 00
			<hr/> \$44,200 00

## Other Corporate Bonds:—

\$5,000 Portland Water Co.'s Bonds, 6s, gold, .	\$1,000	\$900	\$4,500 00
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## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
8 shares Naumkeag Cotton Co., Salem, \$1,000	\$1,946 00	\$1,500 00
3 “ Naumkeag Nat'l Bank, Salem, 426		
4 “ Central Nat'l Bank, Lynn, 520		

## Other Debts owing the Company:—

	Cash value.
Notes receivable, . . . . .	\$5,374 84
Rents due, . . . . .	128 75
	<hr/>
	\$5,503 59

## All other Assets and Property owned by the Company:—

Office furniture, . . . . .	\$1,000 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$55,000 00
Loans on mortgage of real estate (first liens),*	9,298 41
Cash market value of State and city bonds and loans, . . . . .	47,265 00
National bank stocks, . . . . .	50,625 00
Railroad stocks and bonds, . . . . .	44,200 00
Other corporate bonds, . . . . .	4,500 00
Cash loans on collateral security, . . . . .	1,500 00
Cash on hand in the office of the Company, . . . . .	2,125 51
Cash deposited in the Salem National Bank, . . . . .	5,529 42
Cash deposited in Brewster, Sweet and Co.'s Bank, . . . . .	5,729 50
Net amount due from agents for premiums collected during the year, . . . . .	1,136 75
Other debts due the Company, . . . . .	5,503 59
Interest (not included above) due and not paid, \$848.46 ; accrued but not due, \$701.50, . . . . .	1,549 96
All other assets and property, . . . \$1,000 00	
Gross present Assets, . . . . .	—†\$233,963 14

## LIABILITIES.

Losses and claims adjusted, but not yet due, . . . . .	\$21,564 51
Claimed, reported and supposed losses, not yet adjusted, . . . . .	48,240 00
Claims for losses disputed or resisted, . . . . .	700 00
Owing for borrowed money, secured by City of Salem Bonds, . . . . .	10,000 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks. . . . .	165,623 58
Return premiums on settled, cancelled or surrendered policies, . . . . .	305 45
Return premiums or cash dividends of profits unpaid on terminated policies, . . . . .	898 60
State and local taxes, due or accrued, . . . . .	318 06
Gross present Liabilities, . . . . .	—247,650 20
Balance against the Company, . . . . .	\$13,687 06

* Value of lands mortgaged, . . . . .	\$5,900 00
Value of buildings thereon, . . . . .	15,500 00
Total value of mortgaged property, . . . . .	\$21,400 00
Amount of insurance held as collateral, . . . . .	9,400 00

† A guarantee capital of \$100,000 has since been added to the assets of this Company.

## HOUSATONIC MUTUAL FIRE INSURANCE COMPANY, STOCK-BRIDGE.

[Incorporated 1854. Commenced business August 1, 1854.]

MARSHALL WARNER, *President.**Secretary,* HENRY J. DUNHAM.*Office at Stockbridge.*

## DETAILED STATEMENT OF ASSETS.

## Corporate Stocks owned by the Company:—

	Par val. per share.	Market val, per share.	Total Market val.
5 shares Marlborough Paper Company, . . .	\$100	\$125	\$625 00

## Cash Loans:—

	Cash value,
Loaned on personal security, . . . . .	\$473 80

## All other Assets and Property owned by the Company:—

Office safe and furniture, . . . . .	\$300 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgage of real estate (first liens), . .	\$4,850 00	
Cash market value of corporate stocks, . . .	625 00	
Cash loans, . . . . .	473 80	
Cash deposited in Housatonic National Bank, . .	207 14	
Net amount due from agents for premiums collected during the year, . . . . .	471 32	
Interest (not included above) due and accrued, . .	364 71	
All other assets and property, . . . \$300 00		
Gross present Assets, . . . . .		\$6,991 97

## LIABILITIES.

Losses and claims adjusted, but not yet due, . .	\$50 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	12,387 21	
Gross present Liabilities, . . . . .		12,437 21
Balance against the Company, . . . . .		\$5,445 24

NOTE.—See Index to this Report for reference to a preceding page, relative to the affairs of this Company.

## LOWELL MUTUAL FIRE INSURANCE COMPANY, LOWELL.

[Incorporated March 6, 1832. Commenced business April, 1832.]

JAMES K. FELLOWS, *President.**Secretary,* JAMES COOK.*Office, No. 49 Central Street, Lowell.*

## DETAILED STATEMENT OF ASSETS.

## United States Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, . . . . .	\$13,200 00	\$15,114 00
“ “ 10-40 Bonds, . . . . .	500 00	555 00
“ “ Bonds of 1881, . . . . .	2,550 00	2,958 00
	<hr/>	<hr/>
	\$16,250 00	\$18,627 00

## County and Town Bonds:—

1 Edwardsville Town Bond, of Madison Co., Ill., . . . . .	\$1,000 00	\$980 00
1 Lyon County (Kansas) Bond, . . . . .	1,000 00	750 00
	<hr/>	<hr/>
	\$2,000 00	\$1,730 00

## Railroad Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
29 shares Vermont and Canada Railroad, .	\$100	\$60	\$1,740 00
6 “ Vermont and Mass. Railroad, .	100	86	516 00
			<hr/>
			\$2,256 00

## Other Corporate Stocks:—

4 shares Massachusetts Manuf'g Co., Lowell, .	\$1,000	\$1,175	\$4,700 00
4 “ Lowell Manufacturing Co., Lowell, .	690	930	3,720 00
			<hr/>
			\$8,420 00

## All other Property owned by the Company:—

United States stamps, . . . . .		Cash value. \$1 00
Office furniture, . . . . .	\$40 00	

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of U. S. securities, . . .	\$18,627 00
County and town bonds, . . . . .	1,730 00
Railroad stocks, . . . . .	2,256 00
Other corporate stocks, . . . . .	8,420 00
Cash on hand in the office of the Company, .	625 56
Cash deposited in the First National Bank, .	205 85
Cash deposited in the Lowell Institution for Savings, . . . . .	500 00
Office and other premiums unpaid and in proc- ess of collection, . . . . .	284 48
	<hr/>
Amount carried forward, . . . . .	\$32,648 89

<i>Amount brought forward,</i>		\$32,648 89
Interest (not included above) due and not paid,		
\$748.95; accrued but not due, \$100,	848 95	
All other assets and property,	\$40 00	1 00
Gross present Assets,		<u>\$33,498 84</u>

## LIABILITIES.

Adjusted losses and claims, due and unpaid,	\$1,850 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	8,183 41	
All other debts and obligation; viz., rents, \$25; office, agency and incidental expenses, \$149,	174 00	
Gross present Liabilities,		<u>10,207 41</u>
Surplus,		<u>\$23,291 43</u>

## LYNN MUTUAL FIRE INSURANCE COMPANY, LYNN.

[Incorporated February 20, 1828. Commenced business August 1, 1828.]

THOS. B. NEWHALL, *President.**Secretary,* WM. F. JOHNSON.*Office, No. 2 Savings Bank Building, Market Street, Lynn.*

## DETAILED STATEMENT OF ASSETS.

## United States Securities owned by the Company:—

	Par value.	Market value.
United States Registered Bonds, Currency,	\$10,000 00	\$11,000 00

## City Bonds:—

Chicago River Bonds,	\$2,000 00	\$2,000 00
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## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
50 shares First National Bank, Lynn,	\$100	\$116	\$5,800 00
30 " National City Bank, Lynn,	100	130	3,900 00
5 " Central National Bank, Lynn,	100	130	650 00
			<u>\$10,350 00</u>

## Railroad Bonds:—

Eastern Railroad Bonds,	\$100	\$120	\$720 00
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## Cash Loans:—

	Cash value.
Loaned on personal security,	\$600 00

## All other Assets and Property owned by the Company:—

Office furniture and safe,	\$600 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgage of real estate (first liens),*	\$2,500 00	
Cash market value of United States securities,	11,000 00	
City Bonds, . . . . .	2,000 00	
National Bank Stocks, . . . . .	10,350 00	
Railroad Bonds, . . . . .	720 00	
Cash Loans, . . . . .	600 00	
Cash on hand in the office of the Company, .	1,080 52	
Cash deposited in the Lynn Five Cent Savings Bank, . . . . .	1,004 86	
Cash deposited in the Lynn Institution for Savings, . . . . .	967 73	
Cash deposited in the Salem Savings Bank, .	800 00	
Interest (not included above) accrued but not due, . . . . .	600 00	
All other assets and property, . . . . \$600 00		
Gross present Assets, . . . . .	<hr/>	\$31,623 11

## LIABILITIES.

Claims for losses disputed or resisted, . . .	\$500 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	13,856 04	
Return premiums on settled, cancelled or surrendered policies, . . . . .	208 36	
Gross present Liabilities, . . . . .	<hr/>	14,564 40
Surplus, . . . . .		<hr/> \$17,058 71

## MERCHANTS' AND FARMERS' MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated April 1, 1846. Commenced business January 1, 1847.]

ISAAC DAVIS, *President*.*Secretary*, E. B. STODDARD.*Office, No. 240 Main Street, Worcester.*

## DETAILED STATEMENT OF ASSETS.

## United States Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Registered Bonds, . . .	\$110,000 00	\$125,400 00
City and Town Loans:—		
City of Worcester Loan, . . . . .	\$112,000 00	\$112,000 00
“ of Cambridge “ . . . . .	10,000 00	10,000 00
Town of Marlborough Loan, . . . . .	3,000 00	3,000 00
	<hr/>	<hr/>
	\$125,000 00	\$125,000 00

* Value of lands mortgaged, . . . . .	\$3,000 00
Value of buildings thereon, . . . . .	4,000 00
Total value of mortgaged property, . . . . .	<hr/> \$7,000 00
Amount of insurance held as collateral, . . . . .	2,000 00

## National Bank Stocks :—

		Par val. per share.	Market val. per share.	Total Market val.
5 shares	Grafton National Bank, Grafton,	\$100	\$105	\$525 00
13	“ Millbury National Bank, Millbury,	100	122	1,586 00
33	“ City National Bank, Worcester,	100	140	4,620 00
25	“ Central National Bank, Worcester,	100	135	3,375 00
90	“ Webster National Bank, Boston,	100	105	9,450 00
46	“ Quinsigamond Nat'l B'k, Worcester,	100	120	5,520 00
50	“ Third National Bank, Springfield,	100	151	7,550 00
50	“ Atlantic National Bank, Boston,	100	135	6,750 00
13	“ Mechanics' Nat'l Bank, Worcester,	100	145	1,885 00
				<hr/> \$41,261 00

## Railroad Bonds :—

	Par value.	Market value
Worcester and Nashua Railroad Bonds, . . .	\$29,500 00	\$29,500 00

## Cash Loans :—

	Cash value.
Loaned on personal security, . . . . .	\$2,312 16

## All other Assets and Property owned by the Company :—

Office furniture and supplies, . . . . .	\$500 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$50,000 00	
Loans on mortgage of real estate (first liens),*	6,600 00	
Cash market value of United States securities,	125,400 00	
City and town loans, . . . . .	125,000 00	
National bank stocks, . . . . .	41,261 00	
Railroad stocks and bonds, . . . . .	29,500 00	
Cash loans, . . . . .	2,312 16	
Cash on hand in the office of the Company, . . . . .	1,052 18	
Cash deposited in the Quinsigamond Nat'l B'k,	18,174 84	
Cash deposited in the First National Bank, . . . . .	20,000 00	
Net amount due from agents for premiums collected during the year, . . . . .	5,571 18	
All other assets and property, . . . . .	\$500 00	
Gross present Assets, . . . . .	<hr/>	\$424,871 36

## LIABILITIES.

Losses and claims adjusted, but not yet due, . . . . .	\$7,387 17	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	400,000 00	
<i>Amounts carried forward, . . . . .</i>	<hr/> \$407,387 17	\$424,871 36

* Value of lands mortgaged, . . . . .	\$10,500 00
Value of buildings thereon, . . . . .	9,000 00

Total value of mortgaged property, . . . . .	\$19,500 00
Amount of insurance held as collateral, . . . . .	8,600 00

<i>Amounts brought forward,</i> . . . . .	\$407,387 17	\$424,871 36
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	220,785 51	
Return premiums or cash dividends of profits unpaid on terminated policies, . . . . .	3,865 02	
Gross present Liabilities, . . . . .	<u>          </u>	632,037 70
Balance against the Company, . . . . .		†\$207,166 34

### MERRIMACK MUTUAL FIRE INSURANCE COMPANY, ANDOVER.

[Incorporated February 7, 1828. Commenced business April 1, 1828.]

NATHAN W. HAZEN, *President.*

*Secretary,* SAMUEL GRAY.

*Office at Andover.*

#### DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Currency Bonds, . . . . .	\$27,000 00	\$30,543 75

State, City and Town Bonds and Loans:—

State of Maine Bonds, . . . . .	\$10,000 00	\$9,925 00
City of Albany Bonds, . . . . .	10,000 00	9,200 00
City of St. Louis Bonds, . . . . .	6,000 00	5,760 00
City of Boston Bonds, . . . . .	2,000 00	1,930 00
City of Chicago Bonds, . . . . .	12,000 00	11,760 00
Town of Methuen Loan, . . . . .	5,000 00	5,000 00
	<u>\$45,000 00</u>	<u>\$43,575 00</u>

Other Corporate Securities:—

Archibald Wheel Co. Loan, . . . . .	\$4,000 00	\$4,000 00
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#### SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgage of real estate (first liens),*	\$4,000 00	
Cash market value of U. S. securities, . . . . .	30,543 75	
State, city and town bonds and loans, . . . . .	43,575 00	
Other corporate securities, . . . . .	4,000 00	
Cash on hand in the office of the Company, . . . . .	83 82	
Cash deposited in the Andover National Bank, . . . . .	2,550 00	
Net amount due from agents for premiums collected during the year, . . . . .	13,749 67	
Interest (not included above) accrued but not due, . . . . .	270 00	
Gross present Assets, . . . . .	<u>          </u>	\$98,772 24
<i>Amount carried forward,</i> . . . . .		\$98,772 24

* Value of lands mortgaged, . . . . .	\$2,500 00
Value of buildings thereon, . . . . .	5,500 00
Total value of mortgaged property, . . . . .	\$7,500 00
Amount of insurance held as collateral, . . . . .	4,300 00

† An assessment has been ordered to make good the deficiency.

*Amount brought forward,* . . . . . \$98,772 24

# LIABILITIES.

Adjusted losses and claims, due and unpaid, .	\$45 50	
Losses and claims adjusted, but not yet due, .	150 00	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	1,067 00	
Claims for losses disputed or resisted, . .	1,700 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, . . . .	58,248 88	
Return premiums or cash dividends of profits unpaid on terminated policies, . . . .	512 21	
All other debts and obligations; viz., rents, \$17.50; printing, \$107.47, . . . . .	124 97	
Gross present Liabilities, . . . . .		61,848 56
Surplus, . . . . .		\$36,923 68

## MIDDLESEX MUTUAL FIRE INSURANCE COMPANY, CONCORD.

[Incorporated March 3, 1826. Commenced business March 29, 1826.]

GEORGE HEYWOOD, *President.*

*Secretary,* RICHARD BARRETT.

*Office at Concord.*

# DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds (Registered), . .	\$19,500 00	\$22,230 00
“ “ 6 per cent. Bonds of 1881, . .	15,000 00	17,212 50
	\$34,500 00	\$39,442 50

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
15 shares Merchants' National Bank, Boston, .	\$100	\$128½	\$1,927 50
40 “ Webster National Bank, Boston, .	100	104	4,166 00
25 “ Eliot National Bank, Boston, .	100	119	2,975 00
53 “ Boston National Bank, Boston, .	100	118¾	6,293 75
54 “ Howard National Bank, Boston, .	100	106	5,724 00
40 “ Revere National Bank, Boston, .	100	115	4,600 00
50 “ Blackstone National Bank, Boston, .	100	142	7,100 00
113 “ Shawmut National Bank, Boston, .	100	116¾	13,192 75
18 “ State National Bank, Boston, .	100	104½	1,881 00
20 “ Faneuil Hall National Bank, Boston, .	100	133	2,660 00
44 “ North America Nat'l Bank, Boston, .	100	108½	4,774 00
33 “ Concord National Bank, Concord, .	100	120	3,960 00
			\$59,254 00

## Railroad Stocks and Bonds :—

	Par val. per share.	Market val. per share.	Total Market val.
40 shares Boston and Albany Railroad, . . . . .	\$100	\$146	\$5,840 00
22 “ Fitchburg Railroad, . . . . .	100	131	2,882 00
50 “ Philadelphia, Wilmington and Balti- more Railroad, . . . . .	50	55	2,750 00
1 Eastern Railroad Bond, . . . . .	1,000	—	970 00
			<hr/> \$12,442 00

## Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
80 shares American Powder Company, . . . . .	\$8,000 00	\$5,000 00
5 “ Exchange National Bank, Boston, . . . . .	845 00	500 00
155 “ North Chicago Rolling Mill, . . . . .	16,275 00	} 17,000 00
10 Bonds Leavenworth, Lawrence and Galves- ton Railroad, . . . . .	8,000 00	
	<hr/> \$33,120 00	<hr/> \$22,500 00

## Other Cash Loans :—

	Cash value.
Notes with security, . . . . .	\$12,500 00

## All other Property owned by the Company :—

Office furniture, . . . . .	\$800 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$12,696 15
Loans on mortgage of real estate (first liens),*	60,700 00
Cash market value of U. S. securities, . . . . .	39,442 50
National bank stocks, . . . . .	59,254 00
Railroad stocks and bonds, . . . . .	12,442 00
Cash loans on collateral security, . . . . .	22,500 00
Other cash loans, . . . . .	12,500 00
Cash on hand in the office of the Company, . . . . .	1,841 68
Cash deposited in the Concord National Bank, . . . . .	3,553 45
Net amount due from agents for premiums col- lected during the year, . . . . .	16,966 41
Interest (not included above) due and not paid, \$332.50 ; accrued but not due, \$3,292.09, . . . . .	3,624 59
All other property, . . . . .	\$800 00
Gross present Assets, . . . . .	<hr/> \$245,520 78
<i>Amount carried forward, . . . . .</i>	<hr/> \$245,520 78

* Value of lands mortgaged, . . . . .	\$53,750 00
Value of buildings thereon, . . . . .	99,300 00
Total value of mortgaged property, . . . . .	<hr/> \$153,050 00
Amount of insurance held as collateral, . . . . .	54,225 00

*Amount brought forward,* . . . . . \$245,520 78

LIABILITIES.

Losses and claims adjusted, but not yet due, .	\$2,200 00	
Claims for losses disputed or resisted, . .	2,000 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . .	97,712 09	
Return premiums or cash dividends of profits unpaid on terminated policies, . . . .	382 91	
State and local taxes, due or accrued, . .	149 83	
All other debts and obligations; viz., salaries, .	200 00	
Gross present Liabilities, . . . . .		102,644 83
Surplus, . . . . .		\$142,875 95

MILFORD MUTUAL INSURANCE COMPANY, MILFORD.

[Incorporated April 30, 1851. Commenced business January 1, 1852.]

ALBERT A. COOK, *President.*

*Secretary,* GEO. G. PARKER.

*Office, No. 2 Washington Block, Milford.*

DETAILED STATEMENT OF ASSETS.

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
10 shares Milford National Bank, . . . .	\$100	\$125	\$1,250 00
9 “ Hide and Leather Bank, . . . .	100	120	1,080 00
			\$2,330 00

Cash Loans:—

	Cash value.
Loaned on personal security, . . . . .	\$2,300 00

All other Property owned by the Company:—

Office furniture and fixtures, . . . . .	\$150 00
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SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of National bank stocks, .	\$2,330 00	
Cash loans, . . . . .	2,300 00	
Cash on hand in the office of the Company, .	581 41	
Net amount due from agents for premiums collected during the year, . . . . .	173 72	
Office and other premiums unpaid and in process of collection, . . . . .	325 86	
All other property, . . . . .	\$150 00	
Gross present Assets, . . . . .		\$5,710 99
<i>Amount carried forward,</i> . . . . .		\$5,710 99

*Amount brought forward,* . . . . . \$5,710 99

#### LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . .	\$3,423 21	
Return premiums or cash dividends of profits unpaid on terminated policies, . . . .	15 00	
State and local taxes, due or accrued, . .	24 50	
Gross present Liabilities, . . . . .		3,462 71
Surplus, . . . . .		\$2,248 28

### MUTUAL FIRE ASSURANCE COMPANY, SPRINGFIELD.

[Incorporated February, 1827. Commenced business July, 1827.]

WARNER C. STURTEVANT, *President.* Secretary, LEWIS A. TIFFT.

*Office, cor. Main and Elm Streets, Springfield.*

#### DETAILED STATEMENT OF ASSETS.

##### United States Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 6 per cent Bonds of 1862, .	\$6,000 00	\$6,780 00
“ “ 5-20 Bonds of 1864, . . . .	1,000 00	1,140 00
“ “ 5-20 Bonds of 1865, . . . .	5,500 00	6,215 00
“ “ 5-20 Bonds of 1867, . . . .	2,000 00	2,260 00
“ “ 6 per cent. Bonds of 1881, . .	1,000 00	1,150 00
	<u>\$15,500 00</u>	<u>\$17,545 00</u>

##### National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
75 shares Second National Bank, Springfield, .	\$100	\$170	\$12,750 00
61 “ Chicopee National Bank, Springfield, .	100	160	9,760 00
15 “ John Hancock Nat'l B'k, Springfield, .	100	120	1,800 00
10 “ Monson National Bank, Monson, . .	100	110	1,100 00
10 “ First National Bank, Chicopee, . . .	100	135	1,350 00
50 “ Hadley Falls Nat'l Bank, Holyoke, . .	100	130	6,500 00
66 “ National Bank of Commerce, Boston, .	100	120	7,920 00
50 “ Chapin Banking and Trust Company of Springfield, . . . . .	100	115	2,875 00
			<u>\$44,055 00</u>

##### Railroad Stocks:—

50 shares Boston and Albany R. R. Company, .	\$100	\$145	\$7,250 00
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##### Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
57 shares First National Bank of Springfield, .	\$7,125 00	\$5,500 00

## Cash Loans:—

	Cash value.
Call Loan on personal security, . . . . .	\$2,500 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgage of real estate (first liens),*	\$4,500 00	
Cash market value of U. S. stocks and securities, . . . . .	17,545 00	
National bank stocks, . . . . .	44,055 00	
Railroad stocks and bonds, . . . . .	7,250 00	
Cash loans on collateral security, . . . . .	5,500 00	
Other cash loans, . . . . .	2,500 00	
Cash on hand in the office of the Company, . . . . .	187 11	
Cash deposited in the Chicopee National Bank, . . . . .	2,000 00	
Cash deposited in the Hampshire Savings Bank, . . . . .	800 00	
Interest (not included above) accrued but not due, \$547.38, . . . . .	* 547 38	
Gross present Assets, . . . . .		\$84,884 49

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	\$27,343 63	
Return premiums or cash dividends of profits unpaid on terminated policies, . . . . .	258 00	
All other debts and obligations; viz., rents, \$50; office, agency and incidental expenses, \$25, . . . . .	75 00	
Gross present Liabilities, . . . . .		27,676 63
Surplus, . . . . .		\$57,207 86

## MUTUAL PROTECTION INSURANCE COMPANY, CHARLESTOWN.

[Incorporated 1861. Commenced business July, 1864.]

AMOS STONE, *President.**Secretary,* THOMAS GREENLEAF.*Office, No. 1 Chelsea Street, Charlestown.*

## DETAILED STATEMENT OF ASSETS.

## United States Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881, . . . . .	—	\$3,090 00

## All other Property owned by the Company:—

Office furniture, . . . . .	\$100 00
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* Value of lands mortgaged, . . . . .	\$6,800 00
Value of buildings thereon, . . . . .	2,000 00
Total value of mortgaged property, . . . . .	\$8,800 00
Amount of insurance held as collateral, . . . . .	1,500 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of U. S. securities, . . .	\$3,090 00	
Cash deposited in the Charlestown Five Cents Savings Bank, . . . . .	8,561 50	
Office and other premiums unpaid and in process of collection, . . . . .	1,665 94	
All other assets and property, . . . \$100 00		
Gross present Assets, . . . . .	—————	\$13,317 44

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . .	\$6,895 57	
Gross present Liabilities, . . . . .	—————	6,895 57
Surplus, . . . . .		\$6,421 87

## MUTUAL SAFETY FIRE INSURANCE COMPANY, WAKEFIELD.

[Incorporated April, 1853. Commenced business May, 1853.]

JOHN PURRINGTON, *President.**Secretary,* NATHANIEL CLARK.*Office, Main Street, Wakefield.*

[This Company charges a cash premium adequate for expenses only, and relies upon assessments on deposit notes to pay losses.]

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash on hand in the office of the Company, . .	\$229 17	
Net amount of unpaid assessments on premium or deposit notes held by the Company, deducting probable cost of collection, . . .	416 73	
All other assets and property (iron safe), \$75 00		
Gross present Assets, . . . . .	—————	\$645 90

## LIABILITIES.

National taxes and duties, due or accrued, . .	\$1 40	
State and local taxes, due or accrued, . . .	10 75	
Gross present Liabilities, . . . . .	—————	12 15
Surplus, . . . . .		\$633 75

## NAUMKEAG MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated June 21, 1869. Commenced business September 1, 1870.]

NATH'L C. ROBBINS, *President.**Secretary,* HENRY A. BROWN.*Office, No. 16 Washington Street, Salem.*

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash on hand in the office of the Company, . . . . .	\$220 53	
Cash deposited in the National Exchange Bank, Salem, . . . . .	569 74	
Net amount due from agents for premiums col- lected during the year, . . . . .	46 75	
Office and other premiums unpaid and in proc- ess of collection, . . . . .	114 50	
Due or to become due from other companies for re-insurance on outstanding losses, not yet paid, . . . . .	2,500 00	
All other assets and property (office furni- ture), . . . . .	\$100 00	
Gross present Assets, . . . . .	—————	\$3,451 52

## LIABILITIES.

Losses and claims adjusted, but not yet due, . . . . .	\$2,500 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, . . . . .	2,598 81	
State and local taxes, due or accrued, . . . . .	5 98	
Gross present Liabilities, . . . . .	—————	5,104 79
Balance against the Company, . . . . .		\$1,653 27

NEWBURYPORT MUTUAL FIRE INSURANCE COMPANY, NEW-  
BURYPORT.

[Incorporated February 11, 1829. Commenced business May 1, 1829.]

AMOS NOYES, *President.**Secretary,* JOSEPH J. KNAPP.*Office, No. 27 State Street, Newburyport.*

## DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States Government Bonds, . . . . .	\$3,200 00	\$3,500 00

## National Bank Stocks:—

		Par val. per share.	Market val. per share.	Total Market val.
100 shares	Merchants' National Bank of Newburyport, . . . . .	\$20	\$25	\$2,500 00
18 "	Mechanics' National Bank of Newburyport, . . . . .	100	130	2,340 00
31 "	Ocean Nat'l B'k of Newburyport, . . . . .	50	63	1,953 00
15 "	Washington Nat'l Bank of Boston, . . . . .	100	130	1,950 00
				<hr/> \$8,743 00

## Railroad Bonds:—

	Par value.	Market value.
Eastern Railroad Bonds, . . . . .	\$3,500 00	\$3,430 00

## Cash Loans:—

	Cash value.
Bartlett Steam Mills note on demand, . . . . .	\$1,390 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of U. S. securities, . . . . .	\$3,500 00	
National bank stocks, . . . . .	8,743 00	
Railroad stocks and bonds, . . . . .	3,430 00	
Cash loans, . . . . .	1,390 00	
Cash on hand in the office of the Company, . . . . .	45 40	
Cash deposited in the Merchants' Nat'l Bank, . . . . .	136 63	
Cash deposited in the Savings Bank, Newburyport, . . . . .	1,000 00	
Interest (not included above) accrued but not due, . . . . .	175 00	
Gross present Assets, . . . . .	<hr/>	\$18,420 03

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	\$4,371 94	
All other debts and obligations; viz., rents, \$25; salaries, \$175, . . . . .	200 00	
Gross present Liabilities, . . . . .	<hr/>	4,571 94
Surplus, . . . . .		<hr/> \$13,848 09

## NORFOLK MUTUAL FIRE INSURANCE COMPANY, DEDHAM.

[Incorporated February 12, 1825. Commenced business July 1, 1825.]

IRA CLEVELAND, *President.**Secretary,* GEORGE D. GORDON.*Office, corner High and Pearl Streets, Dedham.*

## DETAILED STATEMENT OF ASSETS.

## United States Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Coupon 6 per cent. Bonds, .	\$39,000 00	\$44,460 00

## City Bond:—

City of Chicago Sewerage Loan Bond, . . .	\$1,000 00	\$1,000 00
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## Railroad Bonds:—

Philadelphia and Reading R. R. 1st Mortgage Bond, . . . . .	\$8,000 00	\$8,160 00
Marquette and Ontonagon R. R. 1st mortgage Bond, . . . . .	22,000 00	22,000 00
	<hr/>	<hr/>
	\$30,000 00	\$30,160 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
70 shares Northern Railroad Stock, . . . . .	\$7,840 00	\$5,000 00

## Other Cash Loans:—

	Cash value.
Loaned on personal security, . . . . .	\$400 00

## Other Debts due the Company:—

Rents accrued and unpaid, . . . . .	\$305 00
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## All other Assets and Property owned by the Company:—

Office furniture and safes, . . . . .	\$850 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$17,000 00
Loans on mortgage of real estate (first liens),*	79,250 00
Cash market value of U. S. securities, . . . . .	44,460 00
City bonds, . . . . .	1,000 00
Railroad bonds, . . . . .	30,160 00
Cash loans on collateral security, . . . . .	5,000 00
Other cash loans, . . . . .	400 00
	<hr/>
<i>Amount carried forward, . . . . .</i>	<i>\$177,270 00</i>

* Value of land mortgaged, . . . . .	\$87,225 00
Value of buildings thereon, . . . . .	125,600 00

Total value of mortgaged property, . . . . .	\$212,825 00
Amount of insurance held as collateral, . . . . .	77,825 00

<i>Amount brought forward,</i>	\$177,270 00	
Cash deposited in the Dedham National Bank,	5,381 91	
Net amount due from agents for premiums collected during the year,	15,235 00	
Other debts due the Company,	305 00	
Interest (not included above) due and not paid, \$477; accrued but not due, \$3,530.20,	4,007 20	
All other assets and property,	\$850 00	
Gross present Assets,	—————	\$202,199 11

## LIABILITIES.

Losses and claims adjusted, but not yet due,	\$660 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	118,267 86	
Return premiums on settled, cancelled or surrendered policies,	413 16	
Return premiums or cash dividends of profits unpaid on terminated policies,	8,351 03	
All other debts and obligations; viz., salaries,	450 00	
Gross present Liabilities,	—————	128,142 05
Surplus,		\$74,057 06

## PEMBERTON MUTUAL INSURANCE COMPANY, LAWRENCE.

[Incorporated May, 1871. Commenced business July 17, 1871.]

ALFRED J. FRENCH, *President.**Secretary,* JNO. K. NORWOOD.*Office, No. 339 Essex Street, Lawrence.*

## DETAILED STATEMENT OF ASSETS.

## Cash Loans:—

Loaned on personal security,	Cash value. \$1,500 00
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## All other Assets and Property owned by the Company:—

Office furniture,	\$100 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash loans,	\$1,500 00	
Cash deposited in the Essex Savings Bank,	500 00	
Cash deposited in the Broadway Savings Bank,	1,000 00	
Cash deposited in the Bay State National Bank,	236 82	
All other assets and property,	\$100 00	
Gross present Assets,	—————	\$3,236 82
<i>Amount carried forward,</i>		\$3,236 82

*Amount brought forward,* . . . . . \$3,236 82

#### LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted, . . . . .	\$500 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	2,257 27	
State and local taxes, due or accrued, . . . . .	19 38	
Gross present Liabilities, . . . . .		2,776 65
Surplus, . . . . .		\$460 17

### QUINCY MUTUAL FIRE INSURANCE COMPANY, QUINCY.

[Incorporated March 22, 1851. Commenced business 1851.]

ISRAEL W. MUNROE, *President.* Secretary, CHAS. A. HOWLAND.

*Office at Quincy.*

#### DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Registered Bonds of 1881, . . . . .	\$10,000 00	\$11,550 00
“ “ 5-20 Registered Bonds of 1862, . . . . .	10,000 00	11,300 00
“ “ 5-20 Registered Bonds of 1865, . . . . .	20,000 00	22,900 00
“ “ 5-20 Registered Bonds of 1867, . . . . .	5,000 00	5,725 00
	<u>\$45,000 00</u>	<u>\$51,475 00</u>

City and Town Bonds:—

Boston City Stock (Gold Bonds), . . . . .	\$5,000 00	\$4,900 00
Cambridge City Stock (Gold Bonds), . . . . .	5,000 00	4,900 00
Bath City Currency Bonds, . . . . .	7,000 00	6,300 00
“ “ “ . . . . .	3,000 00	2,700 00
Town of Marlborough Currency Bonds, . . . . .	10,000 00	10,000 00
	<u>\$30,000 00</u>	<u>\$28,800 00</u>

National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
105 shares Mt. Wollaston Nat'l Bank, Quincy, . . . . .	\$100	\$155	\$16,275 00
18 “ Granite National Bank, Quincy, . . . . .	100	130	2,340 00
42 “ Hingham National Bank, Hingham, . . . . .	100	108	4,536 00
138 “ City National Bank, Boston, . . . . .	100	108	14,904 00
35 “ Maverick National Bank, Boston, . . . . .	100	112	3,920 00
28 “ Nat'l Bank of Commerce, Boston, . . . . .	100	124	3,472 00
30 “ Lawrence Nat'l Bank, Lawrence, . . . . .	100	103	3,090 00
			<u>\$48,537 00</u>

Other Corporate Stocks:—

5 shares Citizens' Gas Light Company, . . . . .	\$100	\$175	\$875 00
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## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
65 shares Union Railway Company, . . . . .	—	\$5,000 00
166 “ Eastern Railroad, . . . . .	\$17,430 00	15,000 00
		<hr/> \$20,000 00

## Other Cash Loans:—

	Cash value.
Loaned the town of Marlborough, . . . . .	\$8,000 00

## Other Debts due the Company:—

Bills receivable, . . . . .	\$210 73
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## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$7,000 00	
Loans on mortgage of real estate (first liens),*	79,150 00	
Cash market value of U. S. securities, . . . . .	51,475 00	
City and town bonds, . . . . .	28,800 00	
National bank stocks, . . . . .	48,537 00	
Other corporate stocks, . . . . .	875 00	
Cash loans on collateral security, . . . . .	20,000 00	
Other cash loans, . . . . .	8,000 00	
Cash on hand in the office of the Company, . . . . .	3,800 00	
Cash deposited in the Mt. Wollaston Nat'l B'k, . . . . .	11,225 35	
Cash deposited in the Shoe and Leather Nat'l Bank, . . . . .	89,218 08	
Net amount due from agents for premiums collected during the year, . . . . .	14,267 28	
Net amount of unpaid assessments on premium or deposit notes held by the Company, deducting probable cost of collection, \$250,000 00		
Other debts owing the Company, . . . . .	210 73	
Interest (not included above) due and not paid, \$1,817.02; accrued but not due, \$2,709.05, . . . . .	4,616 07	
Gross present Assets, . . . . .	<hr/>	\$367,174 51

## LIABILITIES.

Adjusted losses and claims, due and unpaid, . . . . .	\$1,500 00	
Losses and claims adjusted, but not yet due, . . . . .	41,153 98	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	296,649 16	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	294,016 26	
<i>Amounts carried forward, . . . . .</i>	<hr/>	<hr/> \$367,174 51

* Value of lands mortgaged, . . . . .	\$73,800 00
Value of buildings thereon, . . . . .	111,300 00

Total value of mortgaged property, . . . . .	\$185,100 00
Amount of insurance held as collateral, . . . . .	72,900 00

<i>Amounts brought forward,</i> . . . . .	\$633,319 40	\$367,174 51
Due or to become due to other companies for re-insurance premiums, . . . . .	50 00	
Return premiums on settled, cancelled or surrendered policies, . . . . .	500 00	
State and local taxes, due or accrued, . . . . .	156 98	
All other debts and obligations; viz., rents, \$125; salaries, \$664.96; office, agency and incidental expenses, \$200, . . . . .	989 96	
Gross present Liabilities, . . . . .	<u>          </u>	635,016 34
Balance against the Company, . . . . .		†\$267,841 83

## SALEM MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated April 17, 1838. Commenced business May, 1838.]

CHARLES S. NICHOLS, *President.**Secretary,* WM. S. FELTON.*Office, No. 42 Washington Street, Salem.*

## DETAILED STATEMENT OF ASSETS.

## City Bond:—

	Par value.	Market value.
St. Louis 6 per cent. Bond, . . . . .	\$1,000 00	\$900 00

## Other Corporate Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
2 shares Lynn Gas Light Company, . . . . .	\$100	\$95	\$190 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgage of real estate (first liens),*	\$6,200 00	
Cash market value of city bonds, . . . . .	900 00	
Other corporate stocks, . . . . .	190 00	
Cash on hand in the office of the Company, . . . . .	2,902 08	
Net amount due from agents for premiums collected during the year, . . . . .	45 38	
Office and other premiums unpaid and in process of collection, . . . . .	741 75	
Net amount of unpaid assessments on premium or deposit notes held by the Company, deducting probable cost of collection, \$30,000 00		
Interest (not included above) accrued but not due, . . . . .	154 77	
Gross present Assets, . . . . .	<u>          </u>	\$11,133 98
<i>Amount carried forward,</i> . . . . .		\$11,133 98

* Value of lands mortgaged, . . . . .	\$9,800 00
Value of buildings thereon, . . . . .	7,000 00

Total value of mortgaged property, . . . . .	\$16,800 00
Amount of insurance held as collateral, . . . . .	5,100 00

† An assessment has been ordered to make good the deficiency.

*Amount brought forward,* . . . . . \$11,133 98

LIABILITIES.

Losses and claims adjusted, but not yet due,	\$23,032 98	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	15,045 06	
Return premiums on settled, cancelled or surrendered policies,	30 00	
Return premiums or cash dividends of profits unpaid on terminated policies,	1,004 56	
State and local taxes, due or accrued,	7 39	
All other debts and obligations; viz., salaries, \$387; office, agency and incidental expenses, \$25; and \$77.18 assessments on re-insurance policies,	489 18	
Gross present Liabilities,	<u>39,609 17</u>	
Balance against the Company,	\$28,475 19	

SALISBURY AND AMESBURY MUTUAL FIRE INSURANCE COMPANY, AMESBURY.

[Incorporated May 18, 1855. Commenced business December 1, 1855.]

DAVID L. DEARBORN, *President.* Secretary, WM. C. BINNEY.  
*Office, Main Street, Amesbury.*

SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash deposited in the Savings Institution of Salisbury and Amesbury,	\$2,461 80	
Net amount due from agents for premiums collected during the year,	108 28	
Interest (not included above) accrued but not due,	53 38	
All other property (office safe),	\$150 00	
Gross present Assets,	<u>\$2,623 46</u>	

LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	\$1,621 79	
Return premiums on settled, cancelled or surrendered policies,	9 45	
Return premiums or cash dividends of profits unpaid on terminated policies,	17 25	
All other debts and obligations; viz., salaries, \$50; office, agency and incidental expenses, \$25,	75 00	
Gross present Liabilities,	<u>1,723 49</u>	
Surplus,	\$899 97	

## SAUGUS MUTUAL FIRE INSURANCE COMPANY, SAUGUS.

[Incorporated February 24, 1852. Commenced business April 1, 1852.]

HARMON HALL, *President.**Secretary,* WILBUR F. NEWHALL.*Office at Saugus.*

[NOTE.—This Company insures nothing but dwellings, farm buildings and their contents, in Lynn, Saugus, Lynnfield, Swampscott and Nahant. No cash premiums are taken, but assessments are made on deposit notes to pay losses and expenses. All policies are issued for a term of three years.]

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash on hand in the office of the Company, . . . . .	\$935 70	
Net amount of unpaid assessments on premium or deposit notes held by the Company, deducting probable cost of collection, . . . . .	300 00	
All other assets and property (office property), . . . . .	\$500 00	
Gross present Assets, . . . . .		\$1,235 70

## LIABILITIES.

Owing for borrowed money, secured by directors' personal notes, . . . . .	\$3,571 00	
All other debts and obligations; viz., rents, . . . . .	29 00	
Gross present Liabilities, . . . . .		\$3,600 00

## SOUTHBRIDGE MUTUAL FIRE INSURANCE COMPANY, SOUTHBRIDGE.

[Incorporated March 17, 1870. Commenced business June 1, 1871.]

A. J. BARTHOLOMEW, *President.**Secretary,* ELISHA M. PHILLIPS.*Office at Southbridge.*

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of town stocks, . . . . .	\$800 00	
Cash deposited in the Southbridge Nat'l Bank, . . . . .	817 51	
Gross present Assets, . . . . .		\$1,617 51

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	\$808 75	
National taxes and duties, due or accrued, . . . . .	18 00	
State and local taxes, due or accrued, . . . . .	5 38	
All other debts and obligations; viz., office, agency and incidental expenses, . . . . .	50 00	
Gross present Liabilities, . . . . .		882 13
Surplus, . . . . .		\$735 38

# SOUTH DANVERS MUTUAL FIRE INSURANCE COMPANY, PEABODY.

[Incorporated June 12, 1829. Commenced business August 1, 1829.]

ISAAC B. ELLIOT, *President.*

*Secretary,* GEO. A. OSBORNE.

*Office at Peabody.*

## DETAILED STATEMENT OF ASSETS.

### United States Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, . . . . .	\$6,000 00	\$6,780 00

### National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
48 shares Warren National Bank, Peabody, .	100	\$135	\$6,480 00
45 “ South Danvers Nat'l Bank, Peabody, .	100	145	6,525 00
51 “ Asiatic National Bank, Salem, . .	30	37	1,887 00
34 “ First National Bank, Danvers, . .	75	100	3,400 00
30 “ Nat'l Hide and Leather Bank, Boston, .	100	110	3,300 00
20 “ Naumkeag National Bank, Salem, . .	100	140	2,800 00
18 “ Exchange National Bank, Salem, . .	100	125	2,250 00
12 “ First National Bank, Salem, . . .	100	130	1,560 00
8 “ Andover National Bank, Andover, . .	100	120	960 00
			<hr/> \$29,162 00

### Railroad Bonds:—

	Par value.	Market value.
Eastern Railroad Bonds, 7 per cent., . . .	\$2,000 00	\$2,040 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgage of real estate (first liens),*	\$200 00	
Cash market value of U. S. securities, . .	6,780 00	
National bank stocks, . . . . .	29,162 00	
Railroad bonds, . . . . .	2,040 00	
Cash deposited in the South Danvers Nat'l B'k,	910 21	
Interest (not included above) due and not paid, \$12; accrued but not due, \$199.80, . . .	211 80	
Gross present Assets, . . . . .	<hr/>	\$39,304 01
<i>Amount carried forward, . . . . .</i>		<hr/> \$39,304 01

* Value of lands mortgaged, . . . . .	\$1,000 00
Value of buildings thereon, . . . . .	2,000 00
Total value of mortgaged property, . . . . .	<hr/> \$3,000 00

Amount brought forward, . . . . . \$39,304 01

LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	\$10,806 51
Return premiums on settled, cancelled or surrendered policies, . . . . .	309 88
State and local taxes, due or accrued, . . . . .	2 06
All other debts and obligations; viz., salaries, . . . . .	237 50
Gross present Liabilities, . . . . .	11,355 95
Surplus, . . . . .	\$27,948 06

TRADERS' AND MECHANICS' INSURANCE COMPANY, LOWELL.

[Incorporated 1848. Commenced business June, 1848.]

CHAS. B. COBURN, *President.* Secretary, ORIN F. OSGOOD.  
*Office, No. 27 Central Street, Lowell.*

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States Registered Bonds, 1867, . . . . .	\$21,000 00	\$23,625 00
“ “ Registered Bonds, 1868, . . . . .	5,000 00	5,625 00
	\$26,000 00	\$29,250 00

County and City Bonds:—

Cook County (Illinois) Bonds, . . . . .	\$2,500 00	\$2,400 00
City of Lynn Bonds, . . . . .	5,000 00	4,800 00
City of Boston Bonds, . . . . .	5,000 00	4,950 00
City of Salem Bonds, . . . . .	3,000 00	2,880 00
City of Cambridge Bonds, . . . . .	5,000 00	4,800 00
City of Cincinnati Bonds, 7 <sup>3</sup> / <sub>10</sub> , . . . . .	2,000 00	2,000 00
City of Lowell Bonds, . . . . .	3,000 00	2,880 00
Village of St. Albans (Vt.) Bonds, . . . . .	3,000 00	2,730 00
	\$28,500 00	\$27,440 00

Railroad Stocks and Bonds:—

	Par val. per share.	Market val. per share.	Total Market val.
50 shares Connecticut River Railroad, . . . . .	\$100	—	\$6,650 00
Vermont and Massachusetts Railroad Bond, . . . . .	500	—	2,500 00
50 shares Michigan Central Railroad, . . . . .	100	—	5,787 50
			\$14,937 50

## Other Corporate Bonds :—

	Par val. per share.	Market val. per share.	Total Market val.
1 share Hamilton Manufacturing Company,	\$1,000	\$1,000	\$1,000 00
3 shares Lowell Manufacturing Company, .	690	890	2,670 00
8 “ Merrimack Manufacturing Co., .	1,000	1,450	11,600 00
30 “ Tremont and Suffolk Mills, . .	100	150	4,500 00
50 “ Vassalboro' Woolen Mills, . .	100	100	5,000 00
100 “ Traders' and Mechanics' Ins. Co., .	100	100	10,000 00
			<hr/> \$34,770 00

## Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
50 shares Traders' and Mechanics' Ins. Co., .	\$5,000 00	\$4,000 00

## Other Cash Loans :—

	Cash value.
Loaned on personal security, . . . . .	\$10,000 00

## Other Claims due the Company :—

Dividends due, . . . . .	\$337 50
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## All other Assets and Property owned by the Company :—

Office furniture, . . . . .	\$500 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgage of real estate (first liens),*	\$72,500 00	
Cash market value of U. S. securities, . .	29,250 00	
County and city bonds, . . . . .	27,440 00	
Railroad stocks and bonds, . . . . .	14,937 50	
Other corporate stocks, . . . . .	34,770 00	
Cash loans on collateral security, . . . .	4,000 00	
Other cash loans, . . . . .	10,000 00	
Net amount due from agents for premiums collected during the year, . . . . .	5,677 11	
Office and other premiums unpaid and in proc- ess of collection, . . . . .	280 85	
Other claims due the Company, . . . . .	337 50	
Interest (not included above) due and not paid, \$584.22; accrued but not due, \$971.84, . .	1,556 06	
All other assets and property, . . . \$500 00		
Gross present Assets, . . . . .	<hr/>	\$200,749 02
<i>Amount carried forward, . . . . .</i>		<hr/> \$200,749 02

* Value of lands mortgaged, . . . . .	\$41,150 00
Value of buildings thereon, . . . . .	137,400 00

Total value of mortgaged property, . . . . .	\$178,550 00
Amount of insurance held as collateral, . . . . .	91,550 00

*Amount brought forward,* . . . . . \$200,749 02

LIABILITIES.

Losses and claims adjusted, but not yet due, .	\$55,156 58	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . .	124,422 77	
Return premiums or cash dividends of profits unpaid on terminated policies, . . . .	217 25	
All other debts and obligations; viz., rents, \$50; office, agency and incidental expenses, \$200, . . . . .	250 00	
Gross present Liabilities, . . . . .		180,046 60
Surplus, . . . . .		\$20,702 42

WESTFIELD MUTUAL FIRE INSURANCE COMPANY, WESTFIELD.

[Incorporated March 30, 1852. Commenced business November 1, 1852.]

EDWARD B. GILLETT, *President.*

*Secretary,* WM. H. FOOTE.

*Office at Westfield.*

DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, . . . . .	\$1,500 00	\$1,669 50

All other Property owned by the Company:—

Office safe, . . . . .	\$390 00
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SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of U. S. securities, . . .	\$1,669 50	
Cash on hand in the office of the Company, .	6 35	
Cash deposited in the Westfield Savings Bank, .	1,500 00	
Cash deposited in the Woronoco Savings Bank, .	1,200 00	
Interest (not included above) accrued but not due, . . . . .	81 00	
All other assets and property, . . . \$390 00		
Gross present Assets, . . . . .		\$4,456 85

LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . .	\$5,890 25	
Return premiums or cash dividends of profits unpaid on terminated policies, . . . .	39 63	
State and local taxes, due or accrued, . . .	2 94	
All other debts and obligations; viz., office, agency and incidental expenses, . . . .	43 00	
Gross present Liabilities, . . . . .		5,975 82
Balance against the Company, . . . . .		\$1,518 97

## WESTFORD MUTUAL FIRE INSURANCE COMPANY, WESTFORD.

[Incorporated March 20, 1840. Commenced business July 1, 1840.]

ALLEN CAMERON, *President*.*Secretary*, ASA HILDRETH.*Office at Westford Centre.*

## DETAILED STATEMENT OF ASSETS.

## Cash Loans :—

Loaned on personal security, . . . . .	Cash value. \$500 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash loans, . . . . .	\$500 00	
Cash on hand in the office of the Company, .	348 32	
Cash deposited in various savings banks, . .	3,576 32	
Net amount of unpaid assessments on premium or deposit notes held by the Company, de- ducting probable cost of collection, . . .	13 44	
Interest (not included above) accrued but not due, . . . . .	225 00	
Gross present Assets, . . . . .	<hr/>	\$4,663 08

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, . . . .	\$3,639 19	
Gross present Liabilities, . . . . .	<hr/>	3,639 19
Surplus, . . . . .		<hr/> \$1,023 89

WEST NEWBURY MUTUAL FIRE INSURANCE COMPANY, WEST  
NEWBURY.

[Incorporated April, 1828. Commenced business April 24, 1828.]

OTIS LITTLE, *President*.*Secretary*, JOHN C. CARR.*Office at West Newbury.*

[NOTE.—This Company charges no cash premium, but relies upon assessments on deposit notes to pay losses and expenses as they occur.]

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

All assets and property, (office safe),	\$65 00
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## LIABILITIES.

Owing for borrowed money, secured by treas- urer's note, approved by the directors, . .	\$1,575 00	
Gross present Liabilities, . . . . .	<hr/>	\$1,575 00

WEYMOUTH AND BRAINTREE MUTUAL FIRE INSURANCE  
COMPANY, WEYMOUTH.

[Incorporated February 20, 1833. Commenced business August 1, 1833.]

N. L. WHITE, *President.**Secretary,* ELIAS RICHARDS.*Office at Weymouth.*

## DETAILED STATEMENT OF ASSETS.

## United States Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, . . . . .	\$3,000 00	\$3,420 00

## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
85 shares Union National Bank of Weymouth,	\$100	\$120	\$10,200 00

## Railroad Bonds:—

	Par value.	Market value.
Central Pacific Railroad Bonds, . . . . .	\$4,000 00	\$3,960 00
Union Pacific Railroad Bonds, . . . . .	3,000 00	2,640 00
Danville, Urbana and Bloomington R. R. Bonds,	3,000 00	3,300 00
Burlington, Cedar Rapids and Minnesota Rail- road Bonds, . . . . .	3,000 00	3,000 00
	<hr/>	<hr/>
	\$13,000 00	\$12,900 00

## Cash Loans:—

	Cash value.
Loaned on personal security, . . . . .	\$800 00

## All other Assets and Property owned by the Company:—

Office furniture and fixtures, . . . . .	\$375 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of U. S. securities, . . .	\$3,420 00
National bank stocks, . . . . .	10,200 00
Railroad bonds, . . . . .	12,900 00
Cash loans, . . . . .	800 00
Cash on hand in the office of the Company, .	3,518 06
Net amount due from agents for premiums col- lected during the year, . . . . .	2,014 21
All other assets and property, . . . \$375 00	
Gross present Assets, . . . . .	<hr/>
	\$32,852 27

## LIABILITIES.

Losses and claims adjusted, but not yet due, .	\$28,049 12
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, . . . . .	30,178 00
Gross present Liabilities, . . . . .	<hr/>
	58,227 12
Balance against the Company, . . . . .	* \$25,374 85

\* An assessment has been ordered to make good the deficiency.

# WORCESTER MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated 1855. Commenced business 1855.]

GEORGE M. RICE, *President.*

*Secretary,* GEORGE J. MOWRY.

*Office, No. 448 Main Street, Worcester.*

## DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company :—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881, . . .	\$24,000 00	\$27,480 00

National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
60 shares City National Bank, Worcester, . . .	\$100	\$130	\$7,800 00

Railroad Bonds :—

Boston and Albany Railroad Bonds, . . .	\$1,000	\$1,070	\$13,910 00
Vermont Central and V. & C. Railroad Bonds, . . .	—	—	13,000 00
			<hr/> \$26,910 00

Cash Loans :—

	Cash value.
Loaned on personal security, . . . . .	\$37,500 03 .

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of U. S. securities, . . .	\$27,480 00
National bank stocks, . . . . .	7,800 00
Railroad bonds, . . . . .	26,910 00
Cash loans, . . . . .	37,500 03
Cash on hand in the office of the Company, . .	8 90
Cash deposited in the Worcester Safe Deposit and Trust Co., . . . . .	15,538 47
Gross present Assets, . . . . .	<hr/> \$115,237 40

## LIABILITIES.

Adjusted losses and claims, due and unpaid, . .	\$117 39
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, . . . . .	59,135 32
Return premiums on settled, cancelled or sur- rendered policies, . . . . .	5,013 21
All other debts and obligations; viz., office, agency and incidental expenses, . . . . .	1,026 20
Gross present Liabilities, . . . . .	<hr/> 65,292 12
Surplus, . . . . .	<hr/> \$49,945 28

# WORCESTER MUTUAL FIRE INSURANCE COMPANY, WOR- CESTER.

[Incorporated February 11, 1823. Commenced business May 1, 1824.]

ANTHONY CHASE, *President.*

*Secretary,* CHAS. M. MILES.

*Office, Foster Street, Worcester.*

## DETAILED STATEMENT OF ASSETS.

### United States Securities owned by the Company :—

	Par value.	Market value.
Sixty United States Bonds, . . . . .	\$60,000 00	\$68,400 00

### Town Loan :—

Town of Southborough Loan, . . . . .	\$20,000 00	\$20,000 00
--------------------------------------	-------------	-------------

### National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
170 shares Worcester Nat'l Bank, Worcester, .	\$100	\$140	\$23,800 00
132 " City National Bank, Worcester, .	100	140	18,480 00
50 " Citizens' National Bank, Worcester,	100	145	7,250 00
22 " Central National Bank, Worcester, .	100	140	3,080 00
57 " Mechanics' Nat'l Bank, Worcester, .	100	140	7,980 00
45 " Quinsigamond Nat'l B'k, Worcester,	100	125	5,625 00
40 " Fitchburg National Bank, Fitchburg,	100	150	6,000 00
15 " Blackstone Nat'l Bank, Uxbridge, .	100	110	1,650 00
20 " Oxford National Bank, Oxford, .	100	110	2,200 00
15 " Grafton National Bank, Grafton, .	100	110	1,650 00
15 " Southbridge Nat'l B'k, Southbridge,	100	110	1,650 00
19 " Westborough Nat'l B'k, Westboro',	100	115	2,185 00
			<hr/> \$81,550 00

### Railroad Bonds :—

	Par value.	Market value.
Union Pacific Railroad Bonds, . . . . .	\$2,000 00	\$2,000 00

### Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
150 shares Worcester Gas Light Company, .	\$18,000 00	\$15,000 00
15 " Worcester and Nashua Railroad, .	2,025 00	1,200 00
16 " Worcester and Nashua Railroad, .	2,160 00	1,100 00
	<hr/> \$22,185 00	<hr/> \$17,300 00

### Other Cash Loans :—

	Cash value.
Loaned on personal security, . . . . .	\$34,100 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgage of real estate (first liens),*	\$121,358 81	
Cash market value of U. S. securities,	68,400 00	
Town loan,	20,000 00	
National bank stocks,	81,550 00	
Railroad stocks and bonds,	2,000 00	
Cash loans on collateral security,	17,300 00	
Other cash loans,	34,100 00	
Cash on hand in the office of the Company, and deposited in the bank,	8,255 34	
Net amount due from agents for premiums col- lected during the year,	3,701 93	
Interest (not included above) due and not paid, and accrued but not due,	7,006 46	
Gross present Assets,	<hr/>	\$363,672 54

## LIABILITIES.

Losses and claims adjusted, but not yet due,	\$5,868 75	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks,	201,233 50	
Gross present Liabilities,	<hr/>	207,102 25
Surplus,		<hr/> \$156,570 29

* Value of lands mortgaged,	\$142,700 00
Value of buildings thereon,	180,600 00
Total value of mortgaged property,	\$323,300 00
Amount of insurance held as collateral,	105,200 00



# ABSTRACT OF ANNUAL STATEMENTS.

	ABINGTON MUTUAL FIRE. Abington.	ANNISQUAM MUTUAL FIRE. Gloucester.	ARKWRIGHT MUTUAL FIRE. Boston.	ATTLEBOROUGH MUTUAL FIRE. Attleborough.	BARNSTABLE CO. MUTUAL FIRE. Yarmouth.
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$23,657 64	\$4,861 18	\$109,815 93	\$5,925 71	\$69,143 89
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$14,430 18	- -	\$60,766 18	\$3,333 40	\$28,419 43
<b>INCOME.</b>					
Cash actually received for premiums during the year,	\$11,715 49	- -	\$120,157 31	\$1,635 58	\$5,278 98
deposits actually received, . . . . .	- -	- -	- -	- -	- -
for interest on mortgages of real estate, . . . . .	186 11	- -	- -	- -	15 75
for interest and dividends from other sources, . . . . .	764 32	\$123 50	5,935 96	439 68	5,684 85
from assessments on deposit notes, . . . . .	- -	- -	- -	- -	- -
for rents, . . . . .	95 50	- -	- -	- -	- -
from all other sources, . . . . .	- -	105 00 <sup>3</sup>	- -	- -	1,181 22 <sup>8</sup>
Gross Cash Income, . . . . .	\$12,761 42	\$228 50	\$126,093 27	\$2,075 26	\$12,160 80
<b>EXPENDITURES.</b>					
Cash actually paid for losses during the year, . . . . .	\$2,802 01	- -	\$44,175 80	\$784 00	\$1,315 04
for brokerage and commissions on premiums, . . . . .	1,974 36	- -	- -	- -	- -
for salaries and pay of officers and employees, . . . . .	900 04	\$286 00	7,518 33	119 80	1,072 07
for interest on borrowed money or otherwise, . . . . .	- -	- -	- -	- -	- -
for National taxes and duties, . . . . .	- -	- -	- -	51 05	- -
for State and local taxes, . . . . .	114 26	11 48	417 94	22 41	44 42
for return prem's on expired or terminated policies,	1,278 93	- -	69,019 98	- -	7,656 87
deposits actually returned, . . . . .	- -	- -	- -	- -	- -
paid for rents, . . . . .	25 00	- -	620 83	- -	75 00
for all other expenditures, . . . . .	306 12 <sup>4</sup>	- -	1,732 36 <sup>4</sup>	1,511 30 <sup>7</sup>	309 23 <sup>4</sup>
Gross Cash Expenditures, . . . . .	\$7,400 72	\$354 16	\$123,485 24	\$2,488 56	\$10,472 63

## GENERAL ITEMS.

Whole amount of risks outstanding at end of year, . . .	\$1,635,244 00	\$353,530 00	\$13,298,690 00	\$801,427 00	\$4,354,255 00
deposit notes liable to assessment received thereon, . . .	56,361 28	24,490 35	604,010 55	46,407 22	113,613 04
cash deposits received on outstanding risks, . . .	- -	- -	- -	- -	- -
deposit notes received during the year, . . .	27,237 64	4,591 58	614,472 65	6,755 55	24,910 36
outstanding risks on real estate, . . .	1,253,832 00	338,455 00	- - <sup>5</sup>	768,572 00	3,628,546 00
on personal estate, . . .	390,537 00	15,075 00	- -	32,855 00	725,709 00
on property insured in Massachusetts, . . .	1,642,069 00	353,530 00	5,387,900 00	801,427 00	4,354,255 00 <sup>9</sup>
of risks written during the year, . . .	858,893 00	83,480 00	13,602,240 00	182,980 00	903,928 00
for a shorter term than one year, . . .	19,275 00	- -	- -	- -	- -
for the term of one year, . . .	384,062 00	- -	- - <sup>6</sup>	- -	29,000 00
for over one and not more than three years, . . .	- -	- -	- -	1,350 00	121,192 00
for more than three years, . . .	455,556 00	83,480 00	- -	181,630 00	753,736 00
risks terminated during the year, . . .	485,935 00	71,600 00	11,540,069 00	119,070 00	712,798 00
losses incurred during the year, <sup>2</sup> . . .	2,802 01	- -	44,630 07	784 00	1,315 04
in the State of Massachusetts, . . .	2,802 01	- -	12,853 86	784 00	1,315 04
of assessments actually laid during the year, . . .	- -	- -	- -	- -	- -
of gain from appreciation of investments, . . .	- -	19 50	1,065 00	439 68	1,656 22
of loss from depreciation of investments, . . .	67 75	- -	- -	- -	- -
rate per cent. of dividends on premiums, . . .	20 per cent.	- -	66 $\frac{2}{3}$ per cent.	- -	80 per cent.
average rate per cent. to date, . . .	20 per cent.	- -	66 per cent.	- -	Over 80 per ct.

<sup>1</sup> See Detailed Statements, page 2, *et seq.*<sup>4</sup> Office, agency and incidental expenses.<sup>7</sup> Office, agency and incidental expenses, \$11.30; note paid, \$1,500.<sup>2</sup> Including losses unpaid, reported and disputed.<sup>5</sup> Not kept separate.<sup>8</sup> Exchange of railroad stock.<sup>3</sup> Policies at \$1 each.<sup>6</sup> All yearly policies.<sup>9</sup> All in Barnstable County.

	BERKSHIRE MUTUAL FIRE, Pittsfield.	BOSTON MANUF. MUTUAL FIRE, Boston.	BRISTOL CO. MUTUAL FIRE, New Bedford.	BUILDERS' MUTUAL FIRE, Boston.	CAMBRIDGE MUTUAL FIRE, Cambridgeport.
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$43,424 63	\$255,601 20	\$48,928 14	\$40,316 52	\$71,154 75
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$27,418 69	\$140,891 64	\$420,717 99	\$40,720 94	\$50,039 21
<b>INCOME.</b>					
Cash actually received for premiums during the year, deposits actually received, . . . . .	\$9,213 54	\$276,953 24	\$5,708 06	\$41,197 06	\$18,705 08
for interest on mortgages of real estate, . . . . .	— —	— —	— —	— —	— —
for interest and dividends from other sources, . . . . .	2,452 89	16,854 52	84 63	172 25	3,222 99
from assessments on deposit notes, . . . . .	— —	— —	26,894 98	721 40	2,575 15
for rents, . . . . .	48 00	— —	— —	— —	— —
from all other sources, . . . . .	— —	— —	— —	— —	— —
Gross Cash Income, . . . . .	\$11,714 43	\$293,807 76	\$32,687 67	\$42,090 71	\$24,603 22
<b>EXPENDITURES.</b>					
Cash actually paid for losses during the year, . . . . .	\$6,196 51	\$92,794 16	\$8,111 81	\$9,976 94	\$8,578 06
for brokerage and commissions on premiums, . . . . .	1,290 44	— —	249 37	5,344 38	1,556 61
for salaries and pay of officers and employees, . . . . .	902 46	15,000 00	2,460 00	4,975 00	2,966 00
for interest on borrowed money or otherwise, . . . . .	— —	— —	59 79	— —	— —
for National taxes and duties, . . . . .	102 00	— —	55 15	— —	— —
for State and local taxes, . . . . .	89 22	1,647 31	59 32	321 70	159 48
for return prem's on expired or terminated policies, deposits actually returned, . . . . .	1,308 54	189,880 84	— —	— —	4,901 18
paid for rents, . . . . .	— —	— —	— —	— —	— —
for all other expenditures, . . . . .	689 92 <sup>3</sup>	2,254 58	175 00	1,000 00	400 00
		2,713 40 <sup>4</sup>	302 60 <sup>3</sup>	1,251 68 <sup>3</sup>	873 00 <sup>3</sup>
Gross Cash Expenditures, . . . . .	\$10,579 09	\$304,290 29	\$11,473 04	\$22,869 70	\$19,434 33

## GENERAL ITEMS.

Whole amount of risks outstanding at end of year,	\$4,153,803 50	\$32,629,851 00	\$6,220,310 00	\$3,191,240 22	\$3,543,318 00
deposit notes liable to assessment received thereon,	106,003 02	1,406,046 20	757,875 00	38,175 25	57,946 60
cash deposits received on outstanding risks,	—	—	—	—	—
deposit notes received during the year,	20,649 34	1,422,535 65	113,345 00	41,738 14	23,455 21
outstanding risks on real estate,	3,616,663 17	32,629,851 00	6,220,310 00	3,191,240 22	3,543,318 00
on personal estate,	537,200 33	—	—	—	—
on property insured in Massachusetts,	4,153,863 50	13,137,525 00	4,976,248 00	3,037,574 22	3,543,318 00
of risks written during the year,	829,852 50	32,629,851 00	874,825 00	2,433,586 00	1,774,913 00
for a shorter term than one year,	5,450 00	—	—	—	—
for the term of one year,	19,750 00	32,629,851 00	—	—	759,571 00
for over one and not more than three years,	7,975 00	—	—	—	209,325 00
for more than three years,	797,577 50	—	874,825 00	—	806,017 00
risks terminated during the year,	504,985 00	29,389,621 00	806,815 00	1,514,346 55	1,603,079 00
losses incurred during the year, <sup>2</sup>	7,921 51	92,794 16	49,611 81	30,464 28	27,131 66
in the State of Massachusetts,	6,446 51	25,953 05	47,082 14	30,464 28	27,131 66
of assessments actually laid during the year,	—	—	53,577 86	—	—
of gain from appreciation of investments,	—	—	—	—	130 00
of loss from depreciation of investments,	—	3,216 00	—	—	40 00
rate per cent. of dividends on premiums,	25 per cent.	76 <sup>31</sup> / <sub>100</sub> per ct.	—	—	40 per cent.
average rate per cent. to date,	50 per cent.	67 <sup>105</sup> / <sub>100</sub> per ct.	—	—	—

<sup>1</sup> See Detailed Statements, page 7, *et seq.*<sup>3</sup> Office, agency and incidental expenses.<sup>5</sup> Not kept separate.<sup>2</sup> Including losses unpaid, reported and disputed.<sup>4</sup> Office, agency and incidental expenses, \$945.09; travelling expenses, \$1,768.31.<sup>6</sup> Not returned.

	CENTRAL MUTUAL FIRE. Worcester.	CITIZENS' MUTUAL. Brighton.	CITY MUTUAL FIRE. Boston.	COHASSET MUTUAL FIRE. Cohasset.	CONWAY MUTUAL FIRE. Conway.
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$36,142 66	\$142,000 97	\$13,165 11	\$4,722 35	\$35,162 03
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$34,808 85	\$77,435 67	\$3,215 30	\$2,389 78	\$29,289 46
<b>INCOME.</b>					
Cash actually received for premiums during the year,	\$48,431 11	\$65,797 87	\$630 65	\$876 07	\$11,988 14
deposits actually received, . . . . .	—	—	—	—	—
for interest on mortgages of real estate, . . . . .	—	4,104 51	—	—	—
for interest and dividends from other sources, . . . . .	1,685 11	2,181 54	786 77	378 73	1,660 94
from assessments on deposit notes, . . . . .	—	—	—	—	—
for rents, . . . . .	—	425 00	—	—	150 00
from all other sources, . . . . .	—	2,434 60 <sup>4</sup>	—	—	78 83
Gross Cash Income, . . . . .	\$50,116 22	\$74,943 52	\$1,417 42	\$1,254 80	\$13,877 91
<b>EXPENDITURES.</b>					
Cash actually paid for losses during the year, . . . . .	\$33,301 80	\$7,328 77	\$2,431 00	—	\$4,957 63
for brokerage and commissions on premiums, . . . . .	7,546 47	9,918 55	—	\$84 65	1,111 93
for salaries and pay of officers and employes, . . . . .	2,750 00	3,805 96	300 00	250 22	1,050 00
for interest on borrowed money or otherwise, . . . . .	—	—	—	—	—
for National taxes and duties, . . . . .	—	300 00	—	17 56	—
for State and local taxes, . . . . .	388 85	1,136 65	30 86	—	151 87
for return prem's on expired or terminated policies,	1,972 94	7,540 70	283 38	259 94	3,739 93
deposits actually returned, . . . . .	—	—	—	—	—
paid for rents, . . . . .	600 00	953 48	—	—	—
for all other expenditures, . . . . .	1,385 27 <sup>3</sup>	1,479 88 <sup>5</sup>	132 50 <sup>3</sup>	75 00 <sup>3</sup>	381 48
Gross Cash Expenditures, . . . . .	\$47,945 33	\$32,463 99	\$3,177 74	\$687 37	\$11,392 84

## GENERAL ITEMS.

Whole amount of risks outstanding at end of year,  
 deposit notes liable to assessment received thereon,  
 cash deposits received on outstanding risks,  
 deposit notes received during the year,  
 outstanding risks on real estate,  
 on personal estate,  
 on property insured in Massachusetts,  
 of risks written during the year,  
 for a shorter term than one year,  
 for the term of one year,  
 for over one and not more than three years,  
 for more than three years,  
 risks terminated during the year,<sup>2</sup>  
 losses incurred during the year,<sup>2</sup>  
 in the State of Massachusetts,  
 of assessments actually laid during the year,  
 of gain from appreciation of investments,  
 of loss from depreciation of investments,  
 rate per cent. of dividends on premiums,  
 average rate per cent. to date,

\$4,837,860 00	\$10,476,777 00	\$404,000 00	\$317,974 00	\$4,476,225 00
87,147 00	187,240 80	6,294 25	21,375 85	114,398 00
— —	— —	— —	— —	— —
49,679 29	68,398 84	1,206 43	3,421 40	24,442 54
2,982,716 00	— — <sup>6</sup>	384,550 00	287,304 00	4,476,225 00
1,917,284 00	— — <sup>7</sup>	19,450 00	30,670 00	— —
4,785,800 00	— — <sup>7</sup>	404,000 00	317,974 00	— — <sup>7</sup>
2,965,768 49	4,734,089 00	78,600 00	57,375 00	987,777 00
225,509 50	— —	— —	— —	— —
1,652,215 99	— — <sup>8</sup>	19,450 00	4,175 00	— — <sup>8</sup>
257,849 50	— —	— —	— —	— —
830,193 50	— —	— —	— —	— —
2,053,400 00	1,634,185 00	384,550 00	53,200 00	787,107 00
39,301 80	7,388 27	124,150 00	28,490 00	5,357 63
39,301 80	7,388 27	2,431 00	— —	5,357 63
— —	— —	— —	— —	— —
— —	— —	— —	— —	— —
— —	— —	— —	— —	— —
10 per cent.	80 per cent. <sup>9</sup>	25 per cent.	70 per cent.	166 24
10 per cent.	— — <sup>10</sup>	25 per cent.	70 per cent.	40 per cent. <sup>11</sup>
				— — <sup>10</sup>

<sup>1</sup> See Detailed Statements, page 13, *et seq.*<sup>4</sup> Extra premiums for permits, &c.<sup>7</sup> Nearly all.<sup>10</sup> Not returned.<sup>2</sup> Including losses unpaid, reported and disputed.<sup>5</sup> Printing.<sup>8</sup> Mostly for 5 years.<sup>11</sup> On 5 year policies, and 20 per cent. on shorter policies.<sup>3</sup> Office, agency and incidental expenses.<sup>6</sup> Not kept separate.<sup>9</sup> On 7 year policies, and 50 per cent. on all others.

	DEDHAM MUTUAL FIRE. Dedham.	DORCHESTER MUTUAL FIRE. Boston.	ESSEX MUTUAL FIRE. Salem.	FALL RIVER MAN. MUT. FIRE. Fall River.	FRANKLIN MUTUAL FIRE. Greenfield.
ASSETS.					
Gross present Assets, <sup>1</sup> . . . . .	\$28,645 57	\$257,913 46	\$23,793 51	\$47,353 24	\$41,891 68
LIABILITIES.					
Gross present Liabilities, <sup>1</sup> . . . . .	\$7,588 46	\$236,992 82	\$15,010 03	\$22,565 52	\$28,447 87
INCOME.					
Cash actually received for premiums during the year,	\$7,082 14	\$74,872 58	\$4,561 62	\$43,425 98	\$15,608 69
deposits actually received, . . . . .	—	—	—	—	—
for interest on mortgages of real estate, . . . . .	480 65	1,412 40	—	—	—
for interest and dividends from other sources, . . . . .	1,329 82	4,275 20	3,255 80	2,533 86	2,161 24
from assessments on deposit notes, . . . . .	—	50,920 30	—	—	—
for rents, . . . . .	—	1,475 00	—	—	44 99
from all other sources, . . . . .	—	2,233 53 <sup>5</sup>	3,860 36 <sup>7</sup>	—	—
Gross Cash Income, . . . . .	\$8,892 61	\$135,189 01	\$11,677 78	\$45,959 84	\$17,814 92
EXPENDITURES.					
Cash actually paid for losses during the year, . . . . .	\$1,974 44	\$65,506 22	\$24,183 00	\$10,940 39	\$5,129 78
for brokerage and commissions on premiums, . . . . .	1,053 19	12,591 49	79 57	—	2,262 47
for salaries and pay of officers and employes, . . . . .	715 00	5,404 49	627 00	2,947 50	502 00
for interest on borrowed money or otherwise, . . . . .	—	—	—	—	—
for National taxes and duties, . . . . .	75 00	580 00	31 35	—	152 35
for State and local taxes, . . . . .	76 20	1,079 10	190 62	268 84	145 07
for return prem's on expired or terminated policies,	1,361 48	16,311 25	3,490 56	14,293 08	4,241 20
deposits actually returned, . . . . .	—	—	—	—	—
paid for rents, . . . . .	50 00	300 00	—	180 00	150 00
for all other expenditures, . . . . .	58 75 <sup>9</sup>	5,973 00 <sup>8</sup>	117 65 <sup>9</sup>	695 29 <sup>9</sup>	323 33 <sup>9</sup>
Gross Cash Expenditures, . . . . .	\$5,364 06	\$107,745 55	\$28,719 75	\$29,325 10	\$12,906 20

## GENERAL ITEMS.

Whole amount of risks outstanding at end of year,  
 deposit notes liable to assessment received thereon,  
 cash deposits received on outstanding risks,  
 deposit notes received during the year,  
 outstanding risks on real estate,  
 on personal estate,  
 on property insured in Massachusetts,  
 of risks written during the year,  
 for a shorter term than one year,  
 for the term of one year,  
 for over one and not more than three years,  
 for more than three years,  
 risks terminated during the year,  
 losses incurred during the year,<sup>2</sup>  
 in the State of Massachusetts,  
 of assessments actually laid during the year,  
 of gain from appreciation of investments,  
 of loss from depreciation of investments,  
 rate per cent. of dividends on premiums,  
 average rate per cent. to date,

\$766,941 00	\$13,554,721 00	\$1,210,950 00	\$4,521,014 50	\$4,401,997 00
25,475 72	232,411 60	58,377 24	213,020 35	106,602 82
- - -	- - -	- - -	- - -	- - -
17,174 16	78,645 44	11,083 54	213,020 35	32,680 38
766,941 00	11,023,155 00	1,158,600 00	4,521,014 50	4,401,997 00
766,941 00	2,602,566 00	52,350 00	- - - <sup>10</sup>	4,387,997 00
562,666 00	13,575,000 00	1,210,950 00	4,649,019 50	1,404,258 00
450 00	4,963,607 00	225,150 00	- - -	86,175 00
408,290 00	900,000 00	- - -	4,649,019 50	156,665 00
49,626 00	1,354,532 00	- - -	- - -	43,985 00
104,300 00	2,709,075 00	225,150 00	- - -	1,117,433 00
432,601 00	4,518,751 00	228,200 00	2,943,082 00	855,458 00
1,974 44	176,406 22	24,183 00	10,940 39	5,479 21
1,974 44	175,250 22	24,183 00	368 75	5,479 21
- - -	197,200 00	- - -	- - -	- - -
- - -	- - -	3,784 55	- - -	- - -
- - -	2,000 00	- - -	- - -	- - -
25 per cent. <sup>3</sup>	- - - <sup>6</sup>	84 per cent.	50 per cent.	50 per cent.
- - - <sup>4</sup>	23 per cent.	70 per cent.	53½ per cent.	- - - <sup>4</sup>

<sup>2</sup> Including losses unpaid, reported and disputed.<sup>4</sup> Not returned.<sup>6</sup> Fifteen per cent. for one year, 25 for three years, and 40 for five-year policies.<sup>8</sup> Repairs on building, \$4,016.71; office, agency and incidental expenses, \$1,956.29.<sup>10</sup> Not kept separate.<sup>1</sup> See Detailed Statements, page 18, *et seq.*<sup>3</sup> On one and two-year policies, and 40 per cent. on three years.<sup>5</sup> Extra premiums for permits, &c.<sup>7</sup> Gain on stocks and bonds sold.<sup>9</sup> Office, agency and incidental expenses.

	FITCHBURG MUTUAL FIRE. Fitchburg.		GROVELAND MUTUAL FIRE. Groveland.	HAMPSHIRE MUTUAL FIRE. Northampton.	HINGHAM MUTUAL FIRE. Hingham.
	First Class.	Second Class.			
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$141,768 72	\$51,453 10	\$14 20	\$56,246 08	\$226,352 79
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$110,791 92	\$10,913 40	\$350 00 <sup>7</sup>	\$25,179 01	\$121,489 24
<b>INCOME.</b>					
Cash actually received for premiums during the year,	\$68,917 24	\$19,864 52	-	\$7,472 24	\$53,628 16
deposits actually received, . . . . .	- -	- -	-	- -	- -
for interest on mortgages of real estate, . . . . .	8,912 26	2,548 81	-	3,710 89	1,185 16
for interest and dividends from other sources, . . . . .	- -	- -	-	- -	10,841 33
from assessments on deposit notes, . . . . .	- -	- -	\$3,944 45	- -	- -
for rents, . . . . .	- -	- -	-	- -	20 00
from all other sources, . . . . .	3,511 65 <sup>3</sup>	762 50 <sup>6</sup>	213 00 <sup>8</sup>	- -	- -
Gross Cash Income, . . . . .	\$81,341 15	\$23,175 83	\$4,157 45	\$11,183 13	\$65,674 65
<b>EXPENDITURES.</b>					
Cash actually paid for losses during the year, . . . . .	\$56,705 42	\$9,863 38	\$805 00	\$5,171 61	\$12,142 72
for brokerage and commissions on premiums, . . . . .	7,439 20	2,452 68	-	- -	3,877 61
for salaries and pay of officers and employes, . . . . .	4,425 09	887 52	798 56	1,483 00	2,766 00
for interest on borrowed money or otherwise, . . . . .	60 67	- -	75 00	- -	- -
for National taxes and duties, . . . . .	440 36	125 64	-	- -	140 00
for State and local taxes, . . . . .	387 42	185 57	-	78 69	329 81
for return prem's on expired or terminated policies,	25,603 81	- -	-	3,324 02	21,171 55
deposits actually returned, . . . . .	- -	- -	-	- -	- -
paid for rents, . . . . .	- -	- -	-	150 00	- -
for all other expenditures, . . . . .	1,429 68 <sup>4</sup>	357 47 <sup>4</sup>	-	315 96 <sup>9</sup>	651 91 <sup>9</sup>
Gross Cash Expenditures, . . . . .	\$96,491 65	\$13,872 26	\$1,678 56	\$10,523 28	\$41,079 60

## GENERAL ITEMS.

Whole amount of risks outstanding at end of year,	\$15,427,955 00	\$1,045,737 00	\$1,296,819 00	\$3,564,705 00	\$15,846,077 00
deposit notes liable to assessment received thereon,	425,743 56	43,256 62	62,871 44	98,189 40	484,458 64
cash deposits received on outstanding risks,	-	-	-	-	-
deposit notes received during the year,	137,834 48	41,050 00	11,002 14	15,878 24	106,371 00
outstanding risks on real estate,	11,284,728 00	475,065 00	1,235,042 00	} 3,564,705 00	14,053,449 00
on personal estate,	4,143,227 00	570,872 00	61,777 00		1,792,628 00
on property insured in Massachusetts,	13,700,900 00	912,892 00	1,296,819 00	3,564,705 00	15,846,077 00
of risks written during the year,	5,164,993 00	1,130,711 00	240,385 00	574,815 00	3,446,503 00
for a shorter term than one year,	41,300 00	184,925 00	-	-	-
for the term of one year,	1,746,475 00	906,211 00	-	-	-
for over one and not more than three years,	786,452 00	35,175 00	-	-	-
for more than three years,	2,590,766 00	4,400 00	240,385 00	574,815 00	3,446,503 00
risks terminated during the year,	3,955,502 00	1,282,484 00	178,705 00	723,037 00	1,806,883 00
losses incurred during the year, <sup>2</sup>	59,517 42	9,883 00	805 00	5,171 61	12,482 72
in the State of Massachusetts,	56,234 42	8,230 00	805 00	5,171 61	12,482 72
of assessments actually laid during the year,	-	-	3,981 34	-	-
of gain from appreciation of investments,	-	-	-	-	171 50
of loss from depreciation of investments,	-	-	-	-	-
rate per cent. of dividends on premiums,	40 & 60 per ct.	None.	-	40 per cent.	80 per cent.
average rate per cent. to date,	-	- <sup>5</sup>	-	40 per cent.	Over 80 per ct.

<sup>1</sup> See Detailed Statements, page 23, *et seq.*<sup>4</sup> Office, agency and incidental expenses and rent.<sup>7</sup> Borrowed money.<sup>2</sup> Including losses unpaid, reported and disputed.<sup>5</sup> Not returned.<sup>8</sup> New policies issued.<sup>3</sup> Policy fees, \$3,419; increase of risks, \$92.65.<sup>6</sup> Policy fees, \$752; increase of risks, \$10.50.<sup>9</sup> Office, agency and incidental expenses.

	HOLYOKE MUTUAL FIRE. Salem.	HOUSATONIC MUTUAL FIRE. Stockbridge.	LOWELL MUTUAL FIRE. Lowell.	LYNN MUTUAL FIRE. Lynn.	MERCHANTS' & FARM. MUT. FIRE. Worcester.
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$233,964 14	\$6,991 97	\$33,498 84	\$31,623 11	\$424,871 36
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$247,650 20	\$12,437 21	\$10,207 41	\$14,564 40	\$632,037 70
<b>INCOME.</b>					
Cash actually received for premiums during the year,	\$127,700 46	\$3,555 45	\$6,050 43	\$4,472 82	\$123,421 36
deposits actually received, . . . . .	- - -	- - -	- - -	- - -	- - -
for interest on mortgages of real estate, . . . . .	911 96	238 00	- - -	182 50	573 42
for interest and dividends from other sources, . . . . .	18,207 10	75 00	2,149 68	1,627 63	22,430 70
from assessments on deposit notes, . . . . .	- - -	- - -	- - -	- - -	- - -
for rents, . . . . .	3,003 76	- - -	- - -	- - -	3,665 44
from all other sources, . . . . .	15 00 <sup>3</sup>	- - -	1 20 <sup>9</sup>	- - -	- - -
Gross Cash Income, . . . . .	\$149,838 28	\$3,868 45	\$8,201 31	\$6,282 95	\$150,090 92
<b>EXPENDITURES.</b>					
Cash actually paid for losses during the year, . . . . .	\$174,755 12	\$1,100 00	\$2,205 24	\$196 92	\$53,033 78
for brokerage and commissions on premiums, . . . . .	19,829 83	521 31	98 99	- - -	18,745 26
for salaries and pay of officers and employes, . . . . .	7,152 74	1,060 00	1,175 36	1,200 00	7,084 00
for interest on borrowed money or otherwise, . . . . .	180 83	6 11	4 90	- - -	- - -
for National taxes and duties, . . . . .	633 00	- - -	- - -	- - -	- - -
for State and local taxes, . . . . .	2,200 58	38 65	42 21	326 39	2,317 25
for return prem's on expired or terminated policies,	24,901 72 <sup>6</sup>	490 88	1,797 30	1,581 90	25,075 82
deposits actually returned, . . . . .	- - -	- - -	- - -	- - -	- - -
paid for rents, . . . . .	- - -	100 00	75 00	250 00	2,000 00
for all other expenditures, . . . . .	2,739 37 <sup>4</sup>	29 00 <sup>4</sup>	402 33 <sup>4</sup>	113 08 <sup>4</sup>	5,022 22 <sup>4</sup>
Gross Cash Expenditures, . . . . .	\$232,393 19	\$3,345 95	\$5,801 33	\$3,668 29	\$113,278 33

## GENERAL ITEMS.

Whole amount of risks outstanding at end of year,	\$22,310,849 99	\$1,804,260 00	\$1,308,857 00	\$1,787,562 00	\$29,513,599 00
deposit notes liable to assessment received thereon,	331,247 16	49,548 84	49,100 49	108,470 39	441,645 02
cash deposits received on outstanding risks,	- -	- -	- -	- -	- -
deposit notes received during the year,	125,801 67	7,110 90	18,328 38	20,482 48	130,749 78
outstanding risks on real estate,	17,324,000 52	} 1,804,260 00	1,077,193 00	1,649,690 00	22,368,972 00
on personal estate,	4,986,849 47		231,664 00	137,870 00	7,152,227 00
on property insured in Massachusetts,	19,804,594 45	- - <sup>7</sup>	1,308,857 00	1,787,562 00	18,000,000 00
of risks written during the year,	9,440,640 25	288,158 00	564,517 00	346,545 00	9,416,663 00
for a shorter term than one year,	277,075 00	- -	8,750 00	- -	- -
for the term of one year,	3,794,908 67	} - - <sup>8</sup>	333,572 00	- -	3,060,383 00
for over one and not more than three years,	1,644,370 00		5,500 00	4,850 00	613,639 00
for more than three years,	3,724,286 58	} 232,034 00	216,695 00	341,695 00	5,742,641 00
risks terminated during the year, <sup>2</sup>	7,014,676 96		424,900 00	290,725 00	8,233,103 00
losses incurred during the year, <sup>2</sup>	244,559 63	1,150 00	3,051 44	196 92	460,931 58
in the State of Massachusetts,	230,770 24	1,150 00	3,051 44	196 92	452,341 56
of assessments actually laid during the year,	- -	- -	- -	- -	- -
of gain from appreciation of investments,	757 00	- -	528 50	- -	2,242 44
of loss from depreciation of investments,	2,470 00	- -	1,145 50	- -	- -
rate per cent of dividends on premiums,	20, 25 & 50 pr ct.	25 per cent.	40 & 50 per ct. <sup>10</sup>	50 per cent.	40 & 20 per ct.
average rate per cent. to date,	- - <sup>5</sup>	18 per cent.	43 per cent.	75 per cent.	40 & 20 per ct.

<sup>1</sup> See Detailed Statements, page 31, *et seq.*<sup>4</sup> Office, agency and incidental expenses.<sup>7</sup> Nearly all.<sup>2</sup> Including losses unpaid, reported and disputed.<sup>5</sup> Not returned.<sup>8</sup> Nearly all for five years.<sup>10</sup> 40 per cent. on one year, and 50 per cent. on three and five year policies.<sup>3</sup> Policy fees.<sup>6</sup> Dividends, \$22,960.18; return premiums, \$1,941.54.<sup>9</sup> Sale of old paper.

	MERRIMAC MUTUAL FIRE. Andover.	MIDDLESEX MUTUAL FIRE. Concord.	MILFORD MUTUAL FIRE. Milford.	MUTUAL FIRE ASSURANCE. Springfield.	MUTUAL PRO- TECTION FIRE. Charlestown.
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$98,772 24	\$245,520 78	\$5,710 99	\$84,884 49	\$13,317 44
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$61,848 56	\$102,644 83	\$3,462 71	\$27,676 63	\$6,895 57
<b>INCOME.</b>					
Cash actually received for premiums during the year,	\$32,450 03	\$59,868 39	\$1,519 53	\$9,242 35	\$3,943 33
deposits actually received, . . . . .	— —	— —	— —	— —	— —
for interest on mortgages of real estate, . . . . .	6,266 73	4,305 50	— —	315 00	— —
for interest and dividends from other sources, . . . . .	— —	9,121 73	305 50	5,906 02	— —
from assessments on deposit notes, . . . . .	— —	— —	— —	— —	— —
for rents, . . . . .	— —	— —	— —	— —	— —
from all other sources, . . . . .	513 10 <sup>3</sup>	1,402 46 <sup>6</sup>	— —	470 00 <sup>9</sup>	239 60
Gross Cash Income, . . . . .	\$39,229 86	\$74,698 08	\$1,825 03	\$15,933 37	\$4,182 93
<b>EXPENDITURES.</b>					
Cash actually paid for losses during the year, . . . . .	\$18,606 95	\$20,464 30	\$66 70	\$1,775 00	\$13 58
for brokerage and commissions on premiums, . . . . .	4,605 60	5,817 47	71 94	— —	62 16
for salaries and pay of officers and employes, . . . . .	3,567 94	5,118 00	242 93	2,292 00	500 00
for interest on borrowed money or otherwise, . . . . .	— —	— —	— —	— —	— —
for National taxes and duties, . . . . .	— —	320 00	— —	75 00	— —
for State and local taxes, . . . . .	115 59	388 24	15 59	565 69	74 08
for return prem's on expired or terminated policies,	3,954 21	17,722 21	304 84	5,009 60	191 27
deposits actually returned, . . . . .	— —	— —	— —	— —	— —
paid for rents, . . . . .	140 00	— —	— —	200 00	400 00
for all other expenditures, . . . . .	787 62 <sup>8</sup>	1,092 40 <sup>8</sup>	54 32 <sup>8</sup>	315 66 <sup>8</sup>	87 88 <sup>8</sup>
Gross Cash Expenditures, . . . . .	\$31,777 91	\$50,922 62	\$756 32	\$10,232 95	\$1,328 97

## GENERAL ITEMS.

Whole amount of risks outstanding at end of year,  
 deposit notes liable to assessment received thereon,  
 cash deposits received on outstanding risks,  
 deposit notes received during the year,  
 outstanding risks on real estate,  
 on personal estate,  
 on property insured in Massachusetts,  
 of risks written during the year,  
 for a shorter term than one year,  
 for the term of one year,  
 for over one and not more than three years,  
 for more than three years,  
 risks terminated during the year,  
 losses incurred during the year,<sup>2</sup>  
 in the State of Massachusetts,  
 of assessments actually laid during the year,  
 of gain from appreciation of investments,  
 of loss from depreciation of investments,  
 rate per cent. of dividends on premiums,  
 average rate per cent. to date,

\$9,027,428 00	\$13,502,051 00	\$659,719 00	\$3,535,715 00	\$948,050 00
325,341 65	195,424 19	13,692 86	109,374 52	27,582 28
92,474 02	59,868 39	3,204 88	20,541 16	7,947 50
7,898,999 00	10,788,586 00	538,040 00	3,535,715 00	896,100 00
1,128,429 00	2,713,465 00	121,679 00	—	51,950 00
9,027,428 00	13,502,051 00	659,719 00	3,535,715 00	948,050 00
3,393,388 00	4,084,351 00	145,142 00	667,075 00	279,400 00
	128,450 00	900 00	—	—
	540,545 00	35,120 00	—	30,300 00
	314,210 00	14,275 00	—	94,900 00
	3,101,146 00	94,847 00	667,075 00	144,200 00
1,436,962 00	2,452,572 00	113,387 00	562,650 00	44,650 00
13,456 95	23,664 30	66 70	1,775 00	13 58
12,456 95	23,664 30	66 70	—	—
—	—	—	—	—
—	75 00	15 00	—	—
20,30 & 40 pr ct. <sup>5</sup>	40 & 60 pr ct.	25 per cent.	80 per cent.	25 per cent.
—	—	25 per cent.	—	25 per cent.
—	—	—	—	—

<sup>1</sup> See Detailed Statements, page 39, *et seq.*<sup>2</sup> Increased risks, \$508.23; stamps sold, \$4.87.<sup>5</sup> On one, three and five-year policies respectively.<sup>7</sup> Not returned.<sup>2</sup> Including losses unpaid, reported and disputed.<sup>4</sup> Not kept separate, but mostly for five years.<sup>6</sup> Mechanics' risks.<sup>8</sup> Office, agency and incidental expenses.<sup>9</sup> Policy fees.

	MUTUAL SAFETY FIRE. Wakefield.	NAUMKEAG MUTUAL FIRE. Salem.	NEWBURYPORT MUTUAL FIRE. Newburyport.	NORFOLK MUTUAL FIRE. Dedham.	PEMBERTON MUTUAL FIRE. Lawrence.
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$645 90	\$3,451 52	\$18,420 03	\$202,199 11	\$3,236 82
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$12 15	\$5,104 79	\$4,571 94	\$128,142 05	\$2,776 65
<b>INCOME.</b>					
Cash actually received for premiums during the year, deposits actually received, . . . . .	\$63 00	\$2,835 80	\$1,189 57	\$65,380 63	\$4,279 36
for interest on mortgages of real estate, . . . . .	—	—	—	—	—
for interest and dividends from other sources, . . . . .	—	210 14	641 19	5,795 11	70 00
from assessments on deposit notes, . . . . .	366 28	—	—	4,491 67	—
for rents, . . . . .	—	—	—	—	—
from all other sources, . . . . .	—	27 12	—	1,306 00	—
Gross Cash Income, . . . . .	\$429 28	\$3,073 06	\$1,830 76	\$76,973 41	\$4,349 36
<b>EXPENDITURES.</b>					
Cash actually paid for losses during the year, . . . . .	—	\$3,908 50	—	\$15,488 77	\$13 00
for brokerage and commissions on premiums, . . . . .	—	130 42	—	6,050 08	501 75
for salaries and pay of officers and employes, . . . . .	\$54 00	500 00	\$275 00	3,617 86	537 50
for interest on borrowed money or otherwise, . . . . .	—	—	—	—	—
for National taxes and duties, . . . . .	1 40	—	—	375 25	—
for State and local taxes, . . . . .	10 75	34 94	160 82	434 51	—
for return prem's on expired or terminated policies, deposits actually returned, . . . . .	—	—	1,289 45	22,848 35	—
paid for rents, . . . . .	—	—	—	—	—
for all other expenditures, . . . . .	15 25 <sup>3</sup>	87 50 267 97 <sup>3</sup>	40 00 101 41 <sup>3</sup>	— 718 64 <sup>4</sup>	216 00 464 67 <sup>3</sup>
Gross Cash Expenditures, . . . . .	\$81 40	\$4,929 33	\$1,866 68	\$49,533 46	\$1,732 92

## GENERAL ITEMS.

Whole amount of risks outstanding at end of year, .  
 deposit notes liable to assessment received thereon, .  
 cash deposits received on outstanding risks, .  
 deposit notes received during the year, .  
 outstanding risks on real estate, .  
     on personal estate, .  
 on property insured in Massachusetts, .  
 of risks written during the year, .  
 for a shorter term than one year, .  
 for the term of one year, .  
 for over one and not more than three years, .  
 for more than three years, .  
 risks terminated during the year, .  
 losses incurred during the year,<sup>2</sup> .  
 in the State of Massachusetts, .  
 of assessments actually laid during the year, .  
 of gain from appreciation of investments, .  
 of loss from depreciation of investments, .  
 rate per cent. of dividends on premiums, .  
 average rate per cent. to date, .

\$75,775 00	\$367,522 44	\$670,060 00	\$14,113,714 00	\$417,540 00
4,536 50	5,326 87	17,396 96	473,122 42	11,523 44
-	-	-	-	-
1,318 50	3,046 91	2,764 94	130,617 94	4,631 78
70,675 00	367,522 44	650,060 00	14,113,714 00	231,800 00
5,100 00	367,522 44	20,000 00	14,113,714 00	185,740 00
75,775 00	367,522 44	670,060 00	14,113,714 00	416,940 00
22,975 00	234,428 00	112,000 00	3,854,370 00	375,350 00
-	36,800 00	-	500 00	3,100 00
1,000 00	134,328 00	-	48,650 00	185,575 00
-	24,050 00	-	149,700 00	42,620 00
21,975 00	39,250 00	112,000 00	3,655,520 00	144,055 00
76,166 00	210,433 00	103,000 00	3,242,292 00	14,850 00
-	6,408 50	250 00	14,693 77	500 00
-	6,408 50	250 00	14,693 77	13 00
1,000 00	-	-	-	-
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
-	-	-	25 & 50 per ct.	-
-	-	-	-	-

<sup>1</sup> See Detailed Statements, page 45, *et seq.*<sup>3</sup> Office, agency and incidental expenses.<sup>2</sup> Including claims unpaid, reported and disputed.<sup>4</sup> Repairs and care of the building owned by the Company.

	QUINCY MUTUAL FIRE. Quincy.	SALEM MUTUAL FIRE. Salem.	SALISBURY & AMESBURY M. F. Amesbury.	SAUGUS MUTUAL FIRE. Saugus.	SOUTHBRIDGE MUTUAL FIRE. Southbridge.
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$617,174 51	\$41,133 98	\$2,623 46	\$1,235 70	\$1,617 51
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$635,016 34	\$39,609 17	\$1,723 49	\$3,600 00	882 13
<b>INCOME.</b>					
Cash actually received for premiums during the year,	\$149,395 08	\$9,369 80	\$468 38	-	\$1,617 51
deposits actually received, . . . . .	-	-	-	-	-
for interest on mortgages of real estate, . . . . .	4,876 12	65 70	-	-	-
for interest and dividends from other sources, . . . . .	32,526 08	2,749 37	87 69	-	-
from assessments on deposit notes, . . . . .	-	-	-	\$2,161 48	-
for rents, . . . . .	300 00	-	-	-	-
from all other sources, . . . . .	-	4,830 17 <sup>5</sup>	-	-	-
Gross Cash Income, . . . . .	\$187,097 28	\$17,015 04	\$556 07	\$2,161 48	\$1,617 51
<b>EXPENDITURES.</b>					
Cash actually paid for losses during the year, . . . . .	\$193,673 43	\$34,393 00	-	\$802 47	\$11 92
for brokerage and commissions on premiums, . . . . .	23,159 27	197 09	-	-	-
for salaries and pay of officers and employees, . . . . .	8,859 40	1,316 00	\$120 00	625 00	-
for interest on borrowed money or otherwise, . . . . .	-	-	-	242 80	-
for National taxes and duties, . . . . .	904 96	71 00	-	-	-
for State and local taxes, . . . . .	3,353 31	154 41	4 35	21 21	5 38
for return prem's on expired or terminated policies, . . . . .	49,094 91	5,686 48	49 32	-	-
deposits actually returned, . . . . .	-	-	-	-	-
paid for rents, . . . . .	500 00	-	-	175 00	-
for all other expenditures, . . . . .	5,137 78 <sup>3</sup>	160 75 <sup>7</sup>	55 70 <sup>7</sup>	201 52 <sup>7</sup>	50 00 <sup>7</sup>
Gross Cash Expenditures, . . . . .	\$284,683 06	\$41,978 73	\$229 37	\$2,068 00	\$67 30

## GENERAL ITEMS.

Whole amount of risks outstanding at end of year,	\$36,974,689 00	\$1,588,242 00	\$404,975 00	\$2,631,095 00	\$107,109 10
deposit notes liable to assessment received thereon,	588,032 52	60,731 76	32,435 88	313,856 00	1,617 51
cash deposits received on outstanding risks,	—	—	—	—	—
deposit notes received during the year,	149,395 08	19,791 60	5,177 00	109,177 00	1,617 51
outstanding risks on real estate,	30,995,994 00	1,204,750 00	381,983 00	2,207,302 00	74,510 28
on personal estate,	5,978,695 00	402,292 00	65,303 00	423,793 00	32,598 82
on property insured in Massachusetts,	332,772 21	1,602,742 00	380,358 00	2,631,095 00	104,109 10
of risks written during the year,	10,141,277 00	536,667 00	64,435 00	911,475 00	107,109 10
for a shorter term than one year,	}	1,400 00	—	—	—
for the term of one year,		15,850 00	—	—	12,850 00
for over one and not more than three years,		480,367 00	—	911,475 00	2,100 00
for more than three years,		59,050 00	64,435 00	—	92,159 10
risks terminated during the year,	9,230,464 00	623,300 00	42,311 00	881,000 00	—
losses incurred during the year, <sup>2</sup>	524,376 57	57,443 00	—	1,327 48	—
in the State of Massachusetts,	524,204 21	57,443 00	—	1,327 48	—
of assessments actually laid during the year,	299,956 66	32,000 00	—	2,394 00	—
of gain from appreciation of investments,	—	4,671 59	87 69	—	—
of loss from depreciation of investments,	—	—	—	—	—
rate per cent. of dividends on premiums,	25 & 50 pr ct.	75 per cent.	—	— <sup>6</sup>	—
average rate per cent. to date,	—	66 $\frac{2}{3}$ per cent.	—	— <sup>6</sup>	—

<sup>1</sup> See Detailed Statements, page 50, *et seq.*<sup>2</sup> Office, agency and incidental expenses. \$3,952.78; examination of risks by special committee, \$1,185.<sup>4</sup> Not kept separate.<sup>5</sup> Gain on sale of stocks.<sup>6</sup> Not returned.<sup>2</sup> Including losses unpaid, reported and disputed.<sup>4</sup> Not kept separate.<sup>7</sup> Office, agency and incidental expenses.

	SOUTH DANVERS MUTUAL FIRE. Peabody.	TRADERS' AND MECHANICS'. [MUTUAL DEPT.] Lowell.	WESTFIELD MUTUAL FIRE. Westfield.	WESTFORD MUTUAL FIRE. Westford.
<b>ASSETS.</b>				
Gross present Assets, <sup>1</sup> . . . . .	\$39,304 01	\$200,749 02	\$4,456 85	\$4,663 08
<b>LIABILITIES.</b>				
Gross present Liabilities, <sup>1</sup> . . . . .	\$11,355 95	\$180,046 60	\$5,975 82	\$3,639 19
<b>INCOME.</b>				
Cash actually received for premiums during the year, deposits actually received, . . . . .	\$3,158 91	\$58,133 52	\$1,926 61	\$1,687 29
for interest on mortgages of real estate, . . . . .	12 00	5,536 82	-	-
for interest and dividends from other sources, . . . . .	2,994 80	14,532 72	414 65	260 00
from assessments on deposit notes, . . . . .	-	-	-	72 01
for rents, . . . . .	-	-	-	-
from all other sources, . . . . .	-	-	-	-
Gross Cash Income, . . . . .	\$6,165 71	\$78,203 06	\$2,341 26	\$2,019 30
<b>EXPENDITURES.</b>				
Cash actually paid for losses during the year, . . . . .	\$5,743 00	\$101,878 82	\$2,442 23	\$1,534 39
for brokerage and commissions on premiums, . . . . .	-	7,857 09	206 80	-
for salaries and pay of officers and employes, . . . . .	1,000 50	3,172 88	40 00	51 50
for interest on borrowed money or otherwise, . . . . .	-	-	-	-
for National taxes and duties, . . . . .	20 00	-	-	-
for State and local taxes, . . . . .	13 22	428 63	13 06	20 05
for return prem's on expired or terminated policies, deposits actually returned, . . . . .	3,280 94	11,908 60	605 00	375 19
paid for rents, . . . . .	-	-	-	-
for all other expenditures, . . . . .	31 76 <sup>3</sup>	133 33	80 00	-
	-	1,596 05 <sup>3</sup>	60 52 <sup>3</sup>	61 50
Gross Cash Expenditures, . . . . .	\$10,089 42	\$126,975 40	\$3,447 61	\$2,042 63

## GENERAL ITEMS.

Whole amount of risks outstanding at end of year,	\$1,041,495 00	\$15,939,834 00	\$886,658 50	\$727,838 00
deposit notes liable to assessment received thereon,	43,226 04	476,077 84	23,523 06	14,556 76
cash deposits received on outstanding risks,	—	—	—	—
deposit notes received during the year,	7,347 26	126,649 32	4,098 80	4,295 76
outstanding risks on real estate,	1,041,495 00	12,745,587 00	693,005 50	581,471 00
on personal estate,	—	3,186,397 00	193,653 00	146,367 00
on property insured in Massachusetts,	1,041,495 00	15,400,918 00	886,658 50	727,838 00
of risks written during the year,	164,800 00	4,272,430 00	172,487 50	231,630 00
for a shorter term than one year,	—	—	—	—
for the term of one year,	—	779,287 00	20,700 00	16,875 00
for over one and not more than three years,	—	795,620 00	4,987 50	9,000 00
for more than three years,	1,041,495 00	2,697,523 00	146,800 00	205,755 00
risks terminated during the year, <sup>2</sup>	166,725 00	2,449,263 00	141,825 00	187,875 00
losses incurred during the year, <sup>2</sup>	5,743 00	157,890 40	2,442 23	1,534 39
in the State of Massachusetts,	5,743 00	157,749 80	2,442 23	1,534 39
of assessments actually laid during the year,	—	—	—	—
of gain from appreciation of investments,	2,407 00	2,315 00	—	—
of loss from depreciation of investments,	—	3,006 85	—	—
rate per cent. of dividends on premiums,	100 per cent.	10 to 50 per cent.	— <sup>4</sup>	— <sup>4</sup>
average rate per cent. to date,	75 per cent.	—	— <sup>4</sup>	— <sup>4</sup>

<sup>1</sup> See Detailed Statements, page 55, *et seq.*<sup>2</sup> Including losses unpaid, reported and disputed.<sup>4</sup> Not returned.

	WEST NEWBURY MUTUAL FIRE. West Newbury.	WEYMOUTH AND BRAintree M. F. Weymouth.	WORCESTER MANUF. MUTUAL. Worcester.	WORCESTER MUTUAL FIRE. Worcester.
<b>ASSETS.</b>				
Gross present Assets, <sup>1</sup> . . . . .	-	\$32,852 27	\$115,237 40	\$363,672 54
<b>LIABILITIES.</b>				
Gross present Liabilities, <sup>1</sup> . . . . .	\$1,575 00 <sup>3</sup>	\$58,227 12	\$65,292 12	\$207,102 25
<b>INCOME.</b>				
Cash actually received from premiums during the year,	-	\$23,611 25	\$116,327 59	\$98,067 04
deposits actually received, . . . . .	-	-	-	-
for interest on mortgages of real estate, . . . . .	-	-	-	-
for interest and dividends from other sources, . . . . .	-	2,308 47	8,147 10	24,303 73
from assessments on deposit notes, . . . . .	-	-	-	-
for rents, . . . . .	-	-	-	-
from all other sources, . . . . .	-	-	-	550 50
Gross Cash Income, . . . . .	-	\$25,919 72	\$124,474 69	\$122,921 27
<b>EXPENDITURES.</b>				
Cash actually paid for losses during the year, . . . . .	\$1,014 67	\$22,112 37	\$49,426 17	\$46,356 94
for brokerage and commissions on premiums, . . . . .	-	2,919 04	-	5,682 62
for salaries and pay of officers and employees, . . . . .	477 18	1,118 00	4,251 20	6,998 00
for interest on borrowed money or otherwise, . . . . .	34 70	-	-	-
for National taxes and duties, . . . . .	-	190 00	-	-
for State and local taxes, . . . . .	-	243 91	477 46	2,580 31
for return prem's on expired or terminated policies,	-	3,220 19	68,089 16	41,869 56
deposits actually returned, . . . . .	-	-	-	-
paid for rents, . . . . .	-	225 00	400 00	350 00
for all other expenditures, . . . . .	20 50 <sup>4</sup>	328 35 <sup>4</sup>	1,571 67 <sup>4</sup>	1,149 67 <sup>4</sup>
Gross Cash Expenditures, . . . . .	\$1,547 05	\$30,356 86	\$124,215 66	\$104,987 10

## GENERAL ITEMS.

Whole amount of risks outstanding at end of year, . . .	\$1,718,359 00	\$3,078,619 00	\$13,878,419 00	\$27,670,658 00
deposit notes liable to assessment received thereon, . . .	76,326 14	116,222 76	591,353 20	804,934 00
cash deposits received on outstanding risks, . . .	—	—	—	—
deposit notes received during the year, . . .	—	—	—	—
outstanding risks on real estate, . . .	4,042 92	46,400 71	591,353 20	196,134 08
on personal estate, . . .	1,430,100 00	2,528,046 00	13,878,419 00	27,670,658 00
on property insured in Massachusetts, . . .	288,259 00	550,573 00	—	—
of risks written during the year, . . .	1,632,446 00	3,078,606 00	— <sup>5</sup>	27,670,658 00
for a shorter term than one year, . . .	281,287 00	1,460,679 00	13,878,419 00	6,890,689 00
for the term of one year, . . .	—	10,500 00	—	—
for over one and not more than three years, . . .	—	605,293 00	13,878,419 00	— <sup>5</sup>
for more than three years, . . .	—	144,152 00	—	—
risks terminated during the year, <sup>2</sup> . . .	281,287 00	700,734 00	—	—
losses incurred during the year, <sup>2</sup> . . .	180,214 00	978,915 00	12,460,204 00	5,221,771 00
in the State of Massachusetts, . . .	1,109 67	50,161 49	49,543 56	45,855 09
of assessments actually laid during the year, . . .	1,109 67	50,161 49	15,145 33	45,855 09
of gain from appreciation of investments, . . .	—	—	—	—
of loss from depreciation of investments, . . .	—	250 00	—	—
rate per cent. of dividends on premiums, . . .	—	20 & 40 per cent.	71 per cent.	60 per cent.
average rate per cent. to date, . . .	—	20 & 40 per cent.	71 per cent.	About 80 per ct.

<sup>1</sup> See Detailed Statements, page 59, *et seq.*<sup>4</sup> Office agency and incidental expenses.<sup>2</sup> Including losses unpaid, reported and disputed.<sup>5</sup> Not kept separate.<sup>3</sup> Borrowed money.

## A G G R E G A T E.

ASSETS.	
Gross present Assets, . . . . .	\$4,611,284 13
LIABILITIES.	
Gross present Liabilities, . . . . .	\$3,987,282 97
INCOME.	
Cash actually received for premiums during the year, . . . . .	\$1,823,456 84
for interest on mortgages of real estate, and for interest and dividends from other sources, . . . . .	275,418 85
from assessments on deposit notes, . . . . .	84,359 50
for rents, . . . . .	10,773 29
from all other sources, . . . . .	22,190 24
Gross Cash Income, . . . . .	\$2,216,198 72
EXPENDITURES.	
Cash actually paid for losses during the year, . . . . .	\$1,166,192 76
for brokerage and commissions on premiums, . . . . .	155,289 69
for salaries and pay of officers and employes, . . . . .	127,319 03
for interest on borrowed money or otherwise, . . . . .	664 80
for National, State and local taxes, . . . . .	26,038 75
for return prem's on expired or terminated policies, . . . . .	666,987 08
for rents, . . . . .	12,305 72
for all other expenditures, . . . . .	45,761 05
Gross Cash Expenditures, . . . . .	\$2,200,558 88
GENERAL ITEMS.	
Whole amount of risks outstanding at end of year, . . . . .	\$359,022,174 25
deposit notes liable to assessment received thereon, . . . . .	10,684,018 86
deposit notes received during the year, . . . . .	5,005,948 82
outstanding risks on property in Massachusetts, . . . . .	256,818,450 42
risks written during the year, . . . . .	157,698,652 34
risks terminated during the year, . . . . .	125,316,621 51
losses incurred during the year, . . . . .	2,286,021 50
in the State of Massachusetts, . . . . .	2,107,269 69
assessments actually laid during the year, . . . . .	590,109 86
gain from appreciation of investments, . . . . .	20,615 67
loss from depreciation of investments, . . . . .	12,112 34

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MASSACHUSETTS  
MUTUAL MARINE AND FIRE-MARINE  
INSURANCE COMPANIES.

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DETAILED STATEMENT OF ASSETS AND LIABILITIES, WITH ABSTRACT  
OF ANNUAL STATEMENTS, FOR THE YEAR ENDING  
DECEMBER 31, 1872.

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## DETAILED STATEMENT OF ASSETS AND LIABILITIES.

## ATLANTIC MUTUAL FIRE AND MARINE INSURANCE COMPANY, PROVINCETOWN.

[Incorporated April 13, 1854. Commenced business March, 1855.]

JOSHUA PAINE, *President*.*Secretary*, LEWIS NICKERSON.*Office, No. 83 Commercial Street, Provincetown.*

## DETAILED STATEMENT OF ASSETS.

## United States Securities owned by the Company:—

	Par value.	Market value.
United States Bonds of 1881, . . . . .	\$8,000 00	\$9,440 00

## City Bonds:—

City of Chicago 7 per cent. Bonds, . . . . .	\$10,000 00	\$9,850 00
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## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
45 shares National Republic Bank, Boston, .	\$100	\$125½	\$5,647 50
73 “ Freeman’s National Bank, Boston, .	100	125	9,125 00
20 “ National Revere Bank, Boston, .	100	115	2,300 00
16 “ Nat’l Hide and Leather Bank, Boston, .	100	110	1,760 00
15 “ Traders’ National Bank, Boston, .	100	110	1,650 00
15 “ State National Bank, Boston, .	100	104	1,560 00
30 “ First National Bank, Provincetown, .	100	130	3,900 00
			<hr/> \$25,942 50

## Railroad Stocks and Bonds:—

80 shares Chicago and Northwestern R.R. Stock, .	\$100	\$88	\$7,040 00
16 “ Boston and Albany Railroad Stock, .	100	145½	2,328 00
Michigan Air-line R. R. 1st mortgage Bonds, .	—	—	7,560 00
Burlington, Cedar Rapids and Minnesota Railroad 1st mortgage Bonds, . . . . .	—	—	4,500 00
West Wisconsin R. R. Co.’s mortgage Bonds, .	—	—	4,500 00
Connecticut Western R. R. Co.’s mort. Bonds, .	—	—	4,500 00
			<hr/> \$30,428 00

## Other Corporate Bonds:—

Portland Water Co.’s Bonds, . . . . .	\$1,000	\$900	\$1,800 00
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## Cash Loans:—

Loaned on personal security, . . . . .	Cash value. \$4,496 35
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## All other Assets and Property owned by the Company:—

Scrip held by the Company, . . . . .	\$223 00
Office furniture, . . . . .	277 10
	<hr/>
	\$500 10

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of U. S. securities, . . . . .	\$9,440 00	
City bonds, . . . . .	9,850 00	
National bank stocks, . . . . .	25,942 50	
Railroad stocks and bonds, . . . . .	30,428 00	
Other corporate bonds, . . . . .	1,800 00	
Cash loans, . . . . .	4,496 35	
Cash on hand in the office of the Company, . . . . .	1,064 92	
Net amount due from agents for premiums collected during the year, . . . . .	4,428 80	
Premium notes taken for marine risks, not yet due, . . . . .	24,343 08	
Premium notes taken for marine risks, overdue and not paid, . . . . .	9,010 66	
Unpaid stock or subscription notes, on time not exceeding 12 months, not yet due, \$98,500; overdue but collectible on demand, \$1,500, . . . . .	100,000 00	
Office and other premiums unpaid and in process of collection, . . . . .	334 66	
Due or to become due from other companies for re-insurance on losses already paid, . . . . .	78 70	
Interest (not included above) due and not paid, \$1,380.58; accrued but not due, \$756.66, . . . . .	2,137 24	
All other assets and property, . . . . .	\$500 10	
Gross present Assets, . . . . .	<hr/>	\$223,354 91

## LIABILITIES.

Adjusted losses and claims due and unpaid, . . . . .	\$570 23	
Losses and claims adjusted, but not yet due, . . . . .	2,000 00	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	1,400 00	
Owing for borrowed money, secured by U. S. Bonds, . . . . .	7,000 00	
Cash dividends to stockholders, declared and unpaid, . . . . .	93 87	
Amount required to re-insure all outstanding risks, taken at the full amount of premiums received on marine and inland risks not marked off, . . . . .	21,533 06	
	<hr/>	
Amounts carried forward, . . . . .	\$32,597 16	\$223,354 91

<i>Amounts brought forward,</i> . . . . .	\$32,597 16	\$223,354 91
Due or to become due to other companies for re-insurance premiums, . . . . .	1,589 66	
Interest due or unpaid on scrip, . . . . .	3,605 20	
State and local taxes, due or accrued, . . . . .	78 39	
All other debts and obligations; viz., salaries, \$629; office, agency and incidental expenses, \$500, . . . . .	1,129 00	
Gross present Liabilities, except Guarantee Fund and Scrip, . . . . .	_____	38,999 41
Surplus as regards Policy-holders, . . . . .		\$184,355 50
Stock-note Guarantee Fund, . . . . .	\$100,000 00	
Scrip outstanding, . . . . .	72,104 00	
	_____	172,104 00
Surplus over Guarantee Fund and Scrip, . . . . .		\$12,251 50

## CHINA MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated April 30, 1853. Commenced business October, 1853.]

FRANCIS BACON, *President.**Secretary,* GEORGE L. DEBLOIS.*Office, No. 52 State Street, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881, . . . . .	\$30,000 00	\$35,400 00
“ “ 5-20 bonds of 1865, . . . . .	6,000 00	6,960 00
“ “ “ “ of 1867, . . . . .	44,000 00	51,040 00
	_____	_____
	\$80,000 00	\$93,400 00

## State Bonds:—

Massachusetts Union Fund Bonds, . . . . .	\$5,000 00	\$5,500 00
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## National Bank Stocks:—

	Par val. per share.	Market val. per share.	Total Market val.
100 shares Atlas National Bank, Boston, . . . . .	\$100	\$112	\$11,200 00
100 “ Old Boston National Bank, Boston, . . . . .	50	70	7,000 00
100 “ Continental National Bank, Boston, . . . . .	100	111	11,100 00
300 “ Columbian National Bank, Boston, . . . . .	100	132	39,600 00
150 “ Commerce National Bank, Boston, . . . . .	100	120	18,000 00
300 “ Hide and Leather Nat'l B'k, Boston, . . . . .	100	110	33,000 00
16 “ Massachusetts Nat'l Bank, Boston, . . . . .	250	120	4,800 00
120 “ North National Bank, Boston, . . . . .	100	117	14,040 00
100 “ New England Nat'l Bank, Boston, . . . . .	100	132	13,200 00

*Amount carried forward,* . . . . . \$151,940 00

<i>Amount brought forward,</i> . . . . .				\$151,940 00
300 shares	Republic National Bank, Boston,	\$100	\$125	37,500 00
200 "	Second National Bank, Boston,	100	145	29,000 00
30 "	State National Bank, Boston,	100	104	3,120 00
350 "	Tremont National Bank, Boston,	100	120	42,000 00
300 "	Webster National Bank, Boston,	100	104	31,200 00
300 "	Washington National Bank, Boston,	100	135	40,500 00
				<hr/> \$335,260 00

Railroad Stocks and Bonds :—

200 shares	Boston and Albany Railroad,	\$100	\$146	\$29,600 00
120 "	Boston and Providence Railroad,	100	149	17,880 00
40 "	Boston and Lowell Railroad,	500	700	28,000 00
Boston and Lowell Railroad scrip,		3,000	3,000	3,000 00
Eastern Railroad Bonds,		35,000	—	31,500 00
				<hr/> \$109,980 00

Other Corporate Stocks and Securities :—

95 shares	Relief Steamboat Company,	\$100	—	\$1,000 00
Insurance scrip of other companies,		12,280	—	9,824 00
China Mutual Insurance Co.'s scrip,		\$3,356	00	
				<hr/> \$10,824 00

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
8 shares Appleton Manufacturing Company,	\$9,600 00	9,600 00
Loaned on China Mutual Insurance Company's	—	—
scrip (\$2,700), . . . . . \$1,400 00		
4 United States 5-20 Bonds of 1865,	4,640 00	4,000 00
\$4,000 Leavenworth, Lawrence and	3,200 00	3,200 00
Galveston Railroad Bonds,		
Loaned on China Mutual Insurance	—	—
Company's scrip (\$3,190), . . . 300 00		
Loaned on China Mutual Insurance		
Company's scrip (\$18,000), . . . 15,000 00		
	<hr/> \$16,700 00	<hr/> \$17,440 00
		<hr/> \$16,800 00

Other Cash Loans :—

	Cash value.
Manufacturing Company's notes, with individual endorse-	
ments, . . . . .	\$30,000 00
Loaned on personal security, . . . . .	15,200 00
	<hr/> \$45,200 00

Other Claims due the Company :—

Suspense account (\$7,691.84), . . . . .	\$2,000 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of U. S. securities, . . .	\$93,400 00
State bonds, . . . . .	5,500 00
National bank stocks, . . . . .	335,260 00
Railroad stocks and bonds, . . . . .	109,980 00
Other corporate stocks, bonds and securities, . . . . .	\$3,356 00 10,824 00
Cash loans on collateral security, . . . . .	16,700 00 16,800 00
Other cash loans, . . . . .	45,200 00
Cash deposited in the Columbian Nat'l Bank, .	39,605 97
Premium notes, taken for marine risks, not yet due, . . . . .	426,380 03
Premium notes taken for marine risks, overdue and not paid, \$6;169.64. Actual value thereof, .	5,000 00
Due or to become due from other companies for re-insurance on losses already paid, \$6,000 ; on outstanding losses not yet paid, \$1,000, .	7,000 00
Other claims due the company, . . . . .	2,000 00
Gross present Assets, . . . . .	—————\$1,096,950 00

## LIABILITIES.

Claimed, reported, and supposed losses, not yet adjusted, . . . . .	\$90,000 00
Amount required to re-insure all outstanding risks, taken at the full amount of premiums received on marine and inland risks not marked off, . . . . .	326,507 61
Due or to become due to other companies for re-insurance premiums, . . . . .	20,803 15
Principal unpaid on scrip ordered to be redeemed, . . . . .	3,697 98
Interest due or unpaid on scrip, . . . . .	2,216 30
All other debts and obligations; viz., rents, \$563; salaries, \$2,992, . . . . .	3,555 00
Gross present Liabilities, except Scrip, . . . . .	————— 446,780 04
Surplus as regards Policy-holders, . . . . .	\$650,169 96
Scrip outstanding, . . . . .	505,500 00
Surplus over Scrip, . . . . .	—————\$144,669 96

# COMMERCIAL MUTUAL MARINE INSURANCE COMPANY, NEW BEDFORD.

[Incorporated March 17, 1863. Commenced business April, 1863.]

CHAS. R. TUCKER, *President.*

*Secretary,* CHAS. R. TUCKER, JR.

*Office No. 33 North Water Street, New Bedford.*

## DETAILED STATEMENT OF ASSETS.

Debts, Claims and Demands due the Company :—

	Cash value.
Claim against Pacific Mutual Insurance Co., . . . .	\$3,464 34
Notes taken in payment of premium notes, . . . .	555 39
Outstanding accounts in process of adjustment, . . . .	100 00
	<hr/>
	\$4,119 73

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash on hand in the office of the Company, . . . .	\$224 34	
Cash deposited in the Merchants' Nat'l Bank, . . . .	2,676 64	
Premium notes taken for marine risks, not yet due, . . . . .	71,719 08	
Premium notes taken for marine risks, overdue and not paid, \$12,573.99. Actual value thereof, . . . . .	12,173 99	
Unpaid stock or subscription notes on time not exceeding 12 months, not yet due, . . . . .	208,000 00	
Other debts, claims and demands due the Company, . . . . .	4,119 73	
Gross present Assets, . . . . .	<hr/>	\$298,913 78

## LIABILITIES.

Adjusted losses and claims, due and unpaid, . . . .	\$776 83	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	8,908 26	
Cash dividends to stockholders, declared and unpaid, . . . . .	5,670 00	
Amount required to re-insure all outstanding risks, taken at the full amount of premiums received on marine and inland risks not marked off, . . . . .	71,719 08	
Interest due or unpaid on scrip, . . . . .	291 48	
All other debts and obligations; viz., rents, \$137; office, agency and incidental expenses, \$100, . . . . .	237 00	
Gross present Liabilities, except Guarantee Fund and Scrip, . . . . .	<hr/>	87,602 65
Surplus as regards Policy-holders, . . . . .		<hr/> \$211,311 13

Stock-note Guarantee Fund, . . . . .	\$208,000 00	
Scrip outstanding, . . . . .	13,637 00	
	<hr/>	\$221,637 00
Net present Assets, . . . . .		211,311 13
		<hr/>
Impairment of Guarantee Fund, . . . . .		\$10,325 87

### GLOUCESTER MUTUAL FISHING INSURANCE COMPANY, GLOUCESTER.

[Incorporated 1847. Commenced business 1847.]

J. O. PROCTOR, *President*.

*Secretary*, CYRUS STORY.

*Office*, No. 159 Front Street, Gloucester.

[NOTE.—The stock is subscribed annually in November, in shares of \$1,000 each, for which a stock-note is given of two hundred dollars per share, upon which all assessments are made. Each subscriber is required to insure vessel property to at least seven-eighths of the amount of stock taken by him. No vessels are insured except Gloucester fishing vessels. No one risk exceeds eight thousand dollars. All risks terminate on the thirtieth day of November of each year, and each year's business is settled at the close of the year. Premiums commence in November at 9 per cent., and decrease as the season advances to 4 per cent., which is the lowest premium. Extra hazardous risks pay extra premiums.]

#### DETAILED STATEMENT OF ASSETS.

Cash on hand in the office of the Company, . . . . .	\$980 20	
Gross present Assets, . . . . .	<hr/>	\$980 20

#### LIABILITIES.

State and local taxes, due or accrued, . . . . .	\$112 99	
Gross present Liabilities, . . . . .	<hr/>	\$112 99

### HINGHAM AND COHASSET MUTUAL FISHING INSURANCE COMPANY, COHASSET.

[Incorporated February 12, 1852. Commenced business March 15, 1852.]

ABRAHAM H. TOWER, *President*.

*Secretary*, A. H. TOWER, Jr.

*Office at Cohasset.*

[NOTE.—This Company insures fishing vessels exclusively, and its business is fully closed in December of each year. The stock is composed of shares of one thousand dollars each, and each member gives as a guarantee to the Company, his note of two hundred dollars for each share to which his certificate entitles him. Each member is required to insure

for seven-eighths the amount of his stock. No one risk can exceed thirty-five hundred dollars. Premiums commence in April at 4 per cent., and decrease as the season advances to  $2\frac{1}{2}$  per cent., which is the lowest, and all risks that have not been previously cancelled, expire on the thirtieth day of November. Assessments for losses, &c., are made on the stock notes, and each member is entitled to his proportion of the Company's earnings.]

#### SUMMARY OF ASSETS, DECEMBER 31, 1872.

Premium notes taken for marine risks, not yet due, . . . . .	\$4,574 75	
Unpaid stock or subscription notes, on time not exceeding 12 months, not yet due, . . . .	29,100 00	
Gross present Assets, . . . . .	<u>          </u>	\$33,674 75

#### LIABILITIES.

Adjusted losses and claims, due and unpaid, . . . . .	\$245 43	
Unused balances of bills and notes returnable on settlement, . . . . .	4,328 36	
State and local taxes, due or accrued, . . . . .	2 96	
All other debts and obligations; viz., salaries, \$35; office, agency and incidental expenses, \$16, . . . . .	51 00	
Gross present Liabilities, . . . . .	<u>          </u>	\$4,627 75

### INDIA MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated March 29, 1867. Commenced business May 22, 1867.]

JOHN H. DANE, *President.*

*Secretary,* WM. L. CAVERLY.

*Office, No 57 State Street, Boston.*

#### DETAILED STATEMENT OF ASSETS.

##### National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
40 shares Market National Bank, Boston, . . . . .	\$100	\$110	\$4,400 00
50 “ National City Bank, Boston, . . . . .	100	110	5,500 00
			<u>          </u>
			\$9,900 00

##### Railroad Bonds :—

Framingham and Lowell R. R. 1st mort. Bonds, \$100	\$90	\$38,700 00
Cedar Rapids and Missouri River 7 pr ct. Bonds, 100	90	3,600 00
“ “ “ “ “ “ 100	90	9,000 00
Eastern Railroad Bonds, . . . . . 100	94	4,700 00
		<u>          </u>
		\$56,000 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of national bank stocks, . . . . .	\$9,900 00	
Railroad bonds, . . . . .	56,000 00	
Cash on hand in the office of the Company, . . . . .	28,194 27	
Cash deposited in the Market National Bank, . . . . .	20,703 37	
Premium notes taken for marine risks, not yet due, . . . . .	144,523 61	
Office and other premiums unpaid and in process of collection, . . . . .	6,293 01	
Salvages and savings on losses already paid, and on outstanding losses not yet paid, . . . . .	2,167 00	
Unpaid stock or subscription notes, on time not exceeding 12 months, not yet due, . . . . .	355,100 00	
Gross present Assets, . . . . .	—————	\$622,881 26

## LIABILITIES.

Losses and claims adjusted, but not yet due, . . . . .	\$185,311 00	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	44,600 00	
Owing for borrowed money, secured by Framingham and Lowell Railroad Bonds, \$30,000, . . . . .	30,000 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off, . . . . .	130,983 54	
All other debts and obligations; viz., rents, . . . . .	650 00	
Gross present Liabilities, except Guarantee Fund, . . . . .	—————	391,544 54
Surplus as regards Policy-holders, . . . . .	. . . . .	\$231,336 72
Stock-note Guarantee Fund, . . . . .	\$355,100 00	
Net present Assets, . . . . .	231,336 72	
Impairment of Guarantee Fund, . . . . .	\$123,763 28	

## NAUMKEAG MUTUAL FISHING INSURANCE COMPANY, SALEM.

[Incorporated April 21, 1868. Commenced business March 1, 1869.]

CHARLES C. PETTINGELL, *President.* Secretary, HENRY A. BROWN.*Office, No. 16 Washington Street, Salem.*

[NOTE.—The stock is subscribed annually, in January, in shares of \$1,000 each, for which a stock-note for \$200 is taken, upon which all assessments are made. Each subscriber is required to insure at least seven-eighths of the amount he subscribes. No risk to exceed \$6,000.

No vessels are insured except fishing vessels. Assessments are made upon the stock-notes, from time to time, when needed to pay losses. Premiums commence in February at seven per cent., and decrease as the season advances to four per cent., which is the lowest premium. All risks terminate on the thirtieth day of November in each year, and all business is closed before any risks are taken for another year.]

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash on hand in the office of the Company, . . . . .	\$1,697 35	
Gross present Assets, . . . . .	<u>          </u>	\$1,697 35

## LIABILITIES.

State and local taxes, due or accrued, . . . . .	\$51 02	
Gross present Liabilities, . . . . .	<u>          </u>	\$51 02

## OCEAN MUTUAL INSURANCE COMPANY, NEW BEDFORD.

[Incorporated April 27, 1863. Commenced business March, 1, 1864.]

WILLIAM H. TAYLOR, *President.*

*Secretary,* SAMUEL H. COOK.

*Office, No. 37 North Water Street, New Bedford.*

## DETAILED STATEMENT OF ASSETS.

## Corporate Securities:—

		Market value.
Scrip of Union Mutual Marine Insurance Company, . . . . .		\$243 00

## Cash Loans:—

		Cash value.
Loaned on personal security, . . . . .		\$8,476 80

## Other Demands due the Company:—

Corporation notes payable on demand, . . . . .		\$17,000 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate		
owned by the company, . . . . .	\$750 00	
Corporate securities, . . . . .	243 00	
Cash loans, . . . . .	8,476 80	
Cash on hand in the office of the Company, . . . . .	537 47	
Cash deposited in the Nat'l Bank of Commerce, . . . . .	4,005 25	
Premium notes taken for marine risks, not yet due, . . . . .	706 00	
Premium notes taken for marine risks, overdue and not paid, . . . . .	18,626 80	
Unpaid stock or subscription notes, on time not exceeding twelve months, not yet due, . . . . .	70,000 00	
Other demands due the company, . . . . .	17,000 00	
Interest (not included above) accrued but not due, . . . . .	691 59	
Gross present Assets, . . . . .	<u>          </u>	\$121,036 91
<i>Amount carried forward, . . . . .</i>		<u>          </u> \$121,036 91

*Amount brought forward,* . . . . . \$121,036 91

LIABILITIES.

Adjusted losses and claims, due and unpaid, .	\$634 77
Claimed, reported and supposed losses, not yet adjusted, . . . . .	2,783 78
Amount required to re-insure all outstanding risks, taken at the full amount of premiums received on marine and inland risks not marked off, . . . . .	706 00
State and local taxes, due or accrued, . .	12 00
All other debts and obligations, viz., salaries, .	333 33
Gross present Liabilities, except Guarantee Fund, . . . . .	<u>4,469 88</u>
Surplus as regards policy holders, . . . . .	\$116,567 03
Guarantee Fund, . . . . .	\$231,000 00*
Net present Assets, . . . . .	<u>116,567 03</u>
Impairment of Guarantee Fund, . . . . .	\$114,432 97

PACIFIC MUTUAL INSURANCE COMPANY, NEW BEDFORD.†

[Incorporated March 29, 1856. Commenced business, December, 1856.]

FREDERICK HOMER, *President.*

*Secretary,* HENRY F. THOMAS.

*Office No. 20 North Water Street, New Bedford.*

SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash deposited in the Merchants' Nat'l Bank, .	\$1,134 69
Premium notes taken for marine risks, overdue and not paid, \$5,085.23. Actual value thereof, . . . . .	1,500 00
Unpaid stock or subscription notes, on time, not exceeding 12 months, not yet due, . . . . .	56,900 00
Gross present Assets, . . . . .	<u>\$59,534 69</u>

LIABILITIES.

Adjusted losses and claims, due and unpaid, .	\$3,900 00
Claimed, reported and supposed losses, not yet adjusted, . . . . .	6,376 56
Claims for losses disputed or resisted, . . . . .	20,000 00
Owing for borrowed money, secured by subscription notes of \$41,225, . . . . .	11,000 00
Gross present Liabilities, except Guarantee Fund, . . . . .	<u>41,276 56</u>
Surplus as regards Policy-holders, . . . . .	\$18,258 13

* Paid in, January 1, 1872, . . . . .	\$161,000 00
Paid in, January 1, 1873, . . . . .	700 00
Balance unassessed, . . . . .	<u>69,000 00</u>

\$231,000 00

† This company ceased underwriting, and commenced to close up its business in August, 1867.

Stock-note Guarantee Fund, . . . . .	\$56,900 00
Net present Assets, . . . . .	18,258 13
	<hr/>
Impairment of Guarantee Fund, . . . . .	\$38,641 87

## UNION MUTUAL MARINE INSURANCE COMPANY, NEW BEDFORD.

[Incorporated May 14, 1851. Commenced business July, 1851.]

THOMAS S. HATHAWAY, *President.*      *Secretary,* WALTER P. WINSOR.  
*Office, No 38 North Water Street, New Bedford.*

### DETAILED STATEMENT OF ASSETS.

#### National Bank Stocks :—

	Par val. per share.	Market val. per share.	Total Market val.
200 shares Mechanics' Nat'l Bank, New Bedford,	\$100	\$132	\$26,400 00
82 " Nat'l B'k of Commerce, New Bedford,	100	120½	9,881 00
206 " Merchants' Nat'l B'k, New Bedford,	100	140	28,840 00
168 " First National Bank, New Bedford,	100	116¾	19,614 00
			<hr/>
			\$84,735 00

#### Railroad Stocks :—

51 shares New Bedford and Taunton Railroad,	\$100	\$150	\$7,650 00
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#### Other debts due the Company :—

	Cash value.
Bills receivable, . . . . .	\$39,662 09
Rents due, . . . . .	180 00
	<hr/>
	\$39,842 09

### SUMMARY OF ASSETS, DECEMBER 31, 1872.

#### Cash market value of unencumbered real estate

owned by the Company, . . . . .	\$1,200 00
National bank stocks, . . . . .	84,735 00
Railroad stocks, . . . . .	7,650 00
Cash on hand in the office of the Company, . . . . .	5,456 33
Cash deposited in the First National Bank, . . . . .	188 42
Cash deposited in the Nat'l Bank of Commerce, . . . . .	167 79
Premium notes taken for marine risks, not yet due, . . . . .	213,311 15
Premium notes taken for marine risks, overdue and not paid, . . . . .	39,475 18
Office and other premiums unpaid and in process of collection, . . . . .	13,883 25
Salvages and savings on losses already paid, . . . . .	1,000 00
Unpaid stock or subscription notes, on time not exceeding 12 months, not yet due, . . . . .	300,000 00
Other debts, claims and demands due the Company, . . . . .	39,842 09
Gross present Assets, . . . . .	<hr/>
	\$706,909 21
<i>Amount carried forward, . . . . .</i>	<hr/>
	\$706,909 21

*Amount brought forward,* . . . . . \$706,909 21

LIABILITIES.

Adjusted losses and claims, due and unpaid, . .	\$17,579 62	
Losses and claims adjusted, but not yet due, . .	426 26	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	15,000 00	
Claims for losses disputed or resisted, . . .	38,990 24	
Cash dividends to stockholders, declared and unpaid, . . . . .	12,500 00	
Amount required to re-insure all outstanding risks, taken at the full amount of premiums received on marine and inland risks, and not marked off, . . . . .	213,311 15	
Principal unpaid on scrip ordered to be re- deemed, . . . . .	1,854 00	
Interest due or unpaid on scrip, . . . . .	1,042 90	
State and local taxes, due or accrued, . . .	235 54	
All other debts and obligations; viz., rents, \$95; salaries, \$166.67, . . . . .	261 67	
Gross present Liabilities, except Guarantee Fund and Scrip, . . . . .		301,201 38
Surplus as regards Policy-holders, . . . . .		\$405,707 83
Stock-note Guarantee Fund, . . . . .	\$300,000 00	
Scrip outstanding, . . . . .	434,374 00	
	<hr/>	
	\$734,374 00	
Net present Assets, . . . . .	405,707 83	
	<hr/>	
Excess of outstanding Scrip, . . . . .	\$328,666 17	

# ABSTRACT OF ANNUAL STATEMENTS.

	ATLANTIC MUT. FIRE & MARINE. Provincetown.	CHINA MUTUAL. Boston.	COMMERCIAL MUTUAL MARINE. New Bedford.	GLOUCESTER MUTUAL FISHING. Gloucester.	HINGHAM & CO- HASSET MUTUAL FISHING. Cohasset.
<b>CAPITAL STOCK.</b>					
Whole amount of Guarantee Fund, . . . . .	\$172,104 00	-	\$208,000 00	\$350,300 00	\$145,500 00
in cash, . . . . .	-	-	-	-	-
in subscription notes, . . . . .	100,000 00	-	208,000 00	350,300 00	29,100 00
in outstanding notes not cancelled, . . . . .	72,104 00	\$505,500 00	13,637 00	-	-
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$223,354 91	\$1,096,950 00	\$298,913 78	\$980 20	\$33,674 75
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$38,999 41	\$446,780 04	\$87,602 65	\$112 99	\$4,627 75
<b>INCOME.</b>					
Cash actually rec'd during the year for fire premiums, for interest on mortgages of real estate, for interest and dividends from other sources, from assessments on stock notes, . . . . .	- \$31,425 97 - 6,392 74	- \$382,695 55 - 49,535 85	- \$33,163 03 - -	- - - -	- - - -
for rents, . . . . .	-	-	-	\$56,838 50	\$299 39
from all other sources, . . . . .	-	75,582 55	-	367 53	-
				22 73	-
Gross Cash Income, . . . . .	\$37,818 71	\$507,813 95	\$33,163 03	\$57,228 76	\$299 39
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, for marine risks, . . . . .	- \$26,007 37	- \$324,165 06	- \$33,524 46	- \$52,905 77	- \$245 43
for brokerage and commissions on premiums, . . . . .	1,146 12	7,308 88	-	-	-
for salaries and compensation of officers and em- ployes, . . . . .	753 75	18,119 68	3,235 04	1,500 00	35 00
paid during year for div. and int. to stockholders, for int. on borrowed money, not included above, . . . . .	6,000 00 293 42	- -	8,800 00 671 28	- -	- -

for National taxes and duties, . . . . .	\$404 18	\$500 00	-	-	-	-
for State and local taxes, . . . . .	723 45	8,776 28	\$403 35	\$868 49	\$2 96	-
for the redemption of scrip, . . . . .	-	116,885 05	-	-	-	-
for interest paid to scripholders during the year, . .	3,786 24	30,079 29	138 10	-	-	-
for rents, . . . . .	45 00	5,000 00	500 00	603 76	-	-
incidental expenses, . . . . .	350 33 <sup>2</sup>	5,833 18 <sup>2</sup>	411 46 <sup>2</sup>	370 54 <sup>2</sup>	16 00 <sup>2</sup>	-
Gross Cash Expenditures, . . . . .	\$39,509 86	\$516,667 42	\$47,683 69	\$56,248 56	\$299 39	-
GENERAL ITEMS.						
Whole amount of fire risks outstanding at end of year, of marine risks outstanding at end of year,	-	-	-	-	-	-
of fire risks written during the year, . . . . .	\$266,660 00	\$9,953,866 00	\$887,162 00	-	-	-
of marine risks written during the year, . . . . .	596,495 62	22,426,174 00	611,592 00	\$1,657,028 00	\$139,150 00	-
of fire risks terminated during the year, . . . . .	-	-	-	-	-	-
of marine risks terminated during the year, . . . . .	625,407 62	19,642,686 00	542,347 00	1,657,028 00	139,150 00	-
of fire losses occurring during the year, . . . . .	-	-	-	-	-	-
of marine losses occurring during the year, . . . . .	32,777 60	314,165 06	23,583 51	52,905 77	245 43	-
of notes rec'd for premiums not paid in cash—fire, marine,	-	-	-	-	-	-
of cash dividends to stockholders during the year, of assessments laid on stock-notes during the year,	30,658 69	399,876 95	34,485 16	-	4,574 75	-
of scrip dividends laid during the year, . . . . .	9,786 24	-	8,800 00	-	-	-
of scrip dividends laid during the year, . . . . .	-	-	-	56,838 50	299 39	-
of scrip ordered to be redeemed during the year, . .	9,000 00	115,770 00	-	-	-	-
of gain by appreciation of investments, . . . . .	-	117,610 00	-	-	-	-
Average per cent. of scrip dividends declared to date,	7 per cent.	20 <sup>55</sup> / <sub>106</sub> per ct.	-	-	-	-

<sup>1</sup> See Detailed Statements, page 90, *et seq.*<sup>2</sup> Office, agency and incidental expenses.

	INDIA MUTUAL. Boston.	NAUMKEAG MUTUAL FISHING. Salem.	OCEAN MUTUAL. New Bedford.	PACIFIC MUTUAL. New Bedford.	UNION MUTUAL MARINE. New Bedford.
<b>CAPITAL STOCK.</b>					
Whole amount of Guarantee Fund, . . . . .	\$355,100 00	\$55,300 00	\$231,000 00	\$56,900 00	\$300,000 00
in cash, . . . . .	—	—	161,000 00	—	—
in subscription notes, . . . . .	355,100 00	55,300 00	69,300 00	56,900 00	300,000 00
in outstanding notes not cancelled, . . . . .	—	—	—	—	434,374 00
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$622,881 26	\$1,697 35	\$121,036 91	\$59,534 69	\$706,909 21
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$391,544 54	\$51 02	\$4,469 88	\$41,276 56	\$301,201 38
<b>INCOME.</b>					
Cash actually rec'd during the year for fire premiums, for interest on mortgages of real estate, . . . . .	\$15,356 99 139,842 90	— \$5,102 23	— \$50,863 21	— \$501 00	— \$99,031 48
for interest and dividends from other sources, . . . . .	13,813 32	—	1,883 67	—	9,427 16
from assessments on stock notes, . . . . .	41,400 00	—	52,100 00	2,325 80	—
for rents, . . . . .	2,300 00	—	—	—	—
from all other sources, . . . . .	8,476 73 <sup>2</sup>	—	—	—	150 00
Gross Cash Income, . . . . .	\$221,189 94	\$5,102 23	\$104,846 88	\$2,826 80	\$108,608 64
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, . . . . .	\$161,863 73	—	—	—	—
for marine risks, . . . . .	107,177 96	\$3,942 07	\$48,249 71	\$7,000 00	\$54,937 75
for brokerage and commissions on premiums, . . . . .	3,501 34	—	—	—	—
for salaries and compensation of officers and em- ployés, . . . . .	9,332 00	300 00	2,042 00	1,196 66	3,301 69
paid during year for div. and int. to stockholders, for int. on borrowed money, not included above,	— 1,260 59	— —	1,470 00 236 44	— 581 44	— 478 11

for National taxes and duties, . . . . .	-	-	-	-	\$213 60
for State and local taxes, . . . . .	\$2,136 12	\$15 16	\$719 89	-	3,317 70
for the redemption of scrip, . . . . .	-	-	-	-	491 00
for interest paid to scripholders during the year, .	5,692 08	-	-	-	78 84
for rents, . . . . .	5,500 00	75 00	125 00	\$75 00	95 00
incidental expenses, . . . . .	2,912 84 <sup>3</sup>	63 28 <sup>3</sup>	782 89 <sup>3</sup>	-	622 91 <sup>3</sup>
Gross Cash Expenditures, . . . . .	\$299,376 66	\$4,395 51	\$53,625 93	\$8,853 20	\$63,536 60
GENERAL ITEMS.					
Whole amount of risks outstanding at end of year, .	\$2,386,176 00	-	-	-	-
of marine risks outstanding at end of year, .	3,360,825 00	-	\$7,550 00	-	\$3,080,174 00
of fire risks written during the year, . . . . .	3,981,696 00	-	-	-	-
of marine risks written during the year, . . . . .	6,246,495 00	\$271,985 00	-	-	3,084,081 00
of fire risks terminated during the year, . . . . .	3,818,534 00	-	-	-	-
of marine risks terminated during the year, . . . . .	5,888,608 00	271,985 00	502,870 00	-	2,882,652 00
of fire losses occurring during the year, . . . . .	355,238 08	-	-	-	-
of marine losses occurring during the year, . . . . .	119,903 71	3,942 07	2,333 17	-	123,328 82
of notes rec'd for premiums not paid in cash—fire, .	-	-	-	-	-
marine, . . . . .	144,523 61	-	-	-	139,495 52
of cash dividends to stockholders during the year, .	-	-	-	-	-
of assessments laid on stock-notes during the year, .	141,600 00	5,102 23	-	-	-
of scrip dividends laid during the year, . . . . .	48,591 00	-	-	-	-
of scrip ordered to be redeemed during the year, .	-	-	-	-	-
of gain by appreciation of investments, . . . . .	-	-	-	-	-
Average per cent. of scrip dividends declared to date, .	24½ per cent.	-	-	-	3,596 00
					15½ per cent.

<sup>1</sup> See Detailed Statements, page 97, *et seq.*<sup>2</sup> Profits on investments sold, \$8,202.62; salvage, \$274.11.<sup>3</sup> Office agency and incidental expenses.

## A G G R E G A T E.

	CAPITAL STOCK.	
Whole amount of Guarantee Fund,	. . . .	\$1,874,204 00
in cash,	. . . .	161,000 00
in subscription notes,	. . . .	1,524,000 00
in outstanding notes not cancelled,	. . . .	1,025,615 00
	ASSETS.	
Gross present Assets,	. . . .	\$3,165,933 06
	LIABILITIES.	
Gross present Liabilities,	. . . .	\$1,316,666 22
	INCOME.	
Cash actually rec'd during the year for fire premiums,		\$15,356 99
for marine prem's,		742,625 37
for interest and dividends from other sources,	.	81,052 74
from assessments on stock notes,	. . . .	152,963 69
for rents,	. . . .	2,667 53
from all other sources,	. . . .	84,232 01
Gross Cash Income,	. . . .	\$1,078,898 33
	EXPENDITURES.	
Cash actually paid during the year for fire losses,	.	\$161,863 73
for marine risks,	.	658,155 58
for brokerage and commission on premiums,	.	11,956 34
for salaries and compensation of officers and employes,	. . . .	39,815 82
paid during the year for dividends and interest to stockholders,	. . . .	16,270 00
for interest on borrowed money, not included above,	. . . .	3,521 38
for National taxes and duties,	. . . .	1,117 78
for State and local taxes,	. . . .	16,963 40
for the redemption of scrip,	. . . .	117,376 05
for interest paid to scripholders during the year,	.	39,774 55
for rents,	. . . .	12,018 76
incidental expenses,	. . . .	11,363 43
Gross Cash Expenditures,	. . . .	\$1,090,196 82
	GENERAL ITEMS.	
Whole amount of fire risks outstanding at end of year,		\$2,386,176 00
of marine risks outstanding at end of year,		17,556,237 00
of fire risks written during the year,	.	3,981,696 00
of marine risks written during the year,	. . . .	35,033,000 62

## AGGREGATE—Concluded.

Whole amount of fire risks terminated during the year,	\$3,818,534 00
of fire losses occurring during the year, . . .	355,238 08
of marine losses occurring during the year, . . .	673,185 14
of notes rec'd for prem's not paid in cash—marine, .	753,614 68
of cash dividends to stockholders during the year,	18,586 24
of assessments laid on stock-notes during the year,	203,840 12
of scrip dividends laid during the year, . . .	173,361 00
of scrip ordered to be redeemed during the year,	117,610 00
of gain by appreciation of investments, . . .	3,596 00



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MASSACHUSETTS  
JOINT-STOCK FIRE, MARINE, AND FIRE-MARINE  
INSURANCE COMPANIES.

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DETAILED STATEMENT OF ASSETS AND LIABILITIES, WITH ABSTRACT  
OF ANNUAL STATEMENTS, FOR THE YEAR ENDING  
DECEMBER 31, 1872.

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## DETAILED STATEMENT OF ASSETS AND LIABILITIES.

## AMERICAN INSURANCE COMPANY, BOSTON.

[Incorporated June 12, 1818. Commenced business June, 1818.]

C. E. GUILD, *President.**Secretary, J. W. FIELD.**Office, No. 54 State Street, Boston.*

## DETAILED STATEMENT OF ASSETS.

## Stocks owned by the Company:—

		Par value.	Market value.
444 shares	Old Boston National Bank, . . .	\$22,200 00	\$31,524 00
200 “	Columbian National Bank, . . .	20,000 00	26,500 00
45 “	National Eagle Bank, . . .	4,500 00	4,781 25
170 “	Globe National Bank, . . .	17,000 00	22,142 50
142 “	Hamilton National Bank, . . .	14,200 00	16,614 00
62 “	New England National Bank, . . .	6,200 00	8,184 00
100 “	Suffolk National Bank, . . .	10,000 00	12,325 00
152 “	State National Bank, . . .	15,200 00	15,618 00
280 “	Union National Bank, . . .	28,000 00	39,550 00
706 “	Boston and Albany Railroad, . . .	70,600 00	102,370 00
11 “	Boston and Lowell Railroad, . . .	5,500 00	6,100 00
8 “	Merrimack Manufactur’g Company, . . .	8,000 00	11,480 00
57 “	Relief Steamboat Company, . . .	2,200 00	2,200 00
		<u>\$223,600 00</u>	<u>\$299,388 75</u>

## Securities held as Collateral for Cash Loans:—

		Market value.	Loaned thereon.
140 shares	Burlington and Missouri Railroad, . . .	\$9,660 00	\$6,000 00
United States	6 per cent. Bonds, . . .	33,900 00	} 40,000 00
“ “	“ Coupon Bonds, . . .	7,980 00	
200 shares	Chicago, Burlington and Quincy Railroad, . . .	27,600 00	20,000 00
67 “	Calumet and Hecla Mining Co., . . .	10,184 00	5,000 00
		<u>\$89,324 00</u>	<u>\$71,000 00</u>

## All other Assets and Property owned by the Company:—

	Cash value.
Rents due and accrued, . . . . .	\$662 50
Re-insurance due on losses paid, . . . . .	630 51
	<u>\$1,293 01</u>

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

## Cash market value of unencumbered real estate

owned by the Company, . . . .	\$85,000 00	
Stocks owned by the Company, . . . .	299,388 75	
Cash loans on collateral security, . . . .	71,000 00	
Cash on hand in the office of the Company, . . . .	1,254 46	
Cash deposited in the Old Boston Nat'l Bank, . . . .	23,496 37	
Interest due and accrued (not included above), . . . .	1,713 72	
Premiums in course of collection (net), . . . .	20,056 82	
Premium notes taken for marine and inland risks, not yet due, \$115,261.12; overdue, and not paid, \$6,331.49, . . . . .	121,592 61	
All other assets and property, . . . . .	1,293 01	
Gross present Assets, . . . . .	<hr/>	\$624,795 74

## LIABILITIES.

Claimed, reported and supposed losses, . . . .	\$148,380 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine risks not marked off, . . . . .	173,076 35	
Cash dividends to stockholders, declared and unpaid, . . . . .	150 00	
Due and accrued for rents, salaries and other miscellaneous expenses, . . . . .	490 00	
Gross present Liabilities, except Capital Stock, . . . . .	<hr/>	322,096 35
Surplus as regards Policy-holders, . . . . .	\$302,699 39	
Paid-up Capital, . . . . .	300,000 00	
Surplus over Capital, . . . . .	<hr/>	\$2,699 39

## BEVERLY INSURANCE COMPANY, BEVERLY.

[Incorporated 1852. Commenced business January, 1853.]

FRED'K W. CHOATE, *President.**Secretary,* SAMUEL J. FOSTER.*Office at Beverly.*

## DETAILED STATEMENT OF ASSETS.

## Stocks and Bonds owned by the Company:—

	Par value.	Market value.
40 shares National Revere Bank, Boston, . . . .	\$4,000 00	\$4,800 00
126 " Beverly National Bank, Beverly, . . . .	12,600 00	16,758 00
71 " Naumkeag National Bank, Salem, . . . .	7,100 00	10,650 00
40 " Merchants' National Bank, Salem, . . . .	2,000 00	2,600 00
<i>Amounts carried forward, . . . . .</i>	<hr/>	<hr/>
	\$25,700 00	\$34,808 00

<i>Amounts brought forward,</i>	\$25,700 00	\$34,808 00
40 shares Mercantile National Bank, Salem,	4,000 00	5,000 00
20    "    Traders' National Bank, Boston,	2,000 00	2,300 00
15    "    Hide and Leather Nat'l B'k, Boston,	1,500 00	1,725 00
17    "    National Grand Bank, Marblehead,	1,700 00	2,210 00
5    "    Eagle National Bank, Boston,	500 00	575 00
2    "    First National Bank, Boston,	200 00	270 00
5    "    Great Falls and Conway Railroad,	500 00	500 00
2    "    Portland, Saco and Portsmouth R. R.,	200 00	266 00
2 Eastern Railroad Bonds,	2,000 00	2,030 00
	<hr/>	<hr/>
	\$38,300 00	\$49,684 00

Cash Loans :—

Loaned on personal security,      \$958 00

All other Assets owned by the Company :—

Rents due and accrued,	Cash value. \$200 00
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SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens),	
including interest due or accrued thereon,*	\$2,712 04
Cash market value of stocks and bonds owned	
by the Company,	49,684 00
Cash loans,	\$958 00
Cash on hand in the office of the Company,	104 65
Interest due and accrued (not included above),	7 18
Premiums in course of collection (net),	407 17
Premium notes taken for marine and inland	
risks, not yet due,	6,983 00
All other assets and property,	200 00
Gross present Assets,	<hr/> \$60,098 04

LIABILITIES.

Amount required to re-insure all outstanding	
risks, taken at the full amount of premiums	
received on marine risks not marked off,	\$8,076 67
Cash dividends to stockholders, declared and	
unpaid,	24 00
Gross present Liabilities, except Capital	
Stock,	<hr/> 8,100 67
Surplus as regards Policy-holders,	\$51,997 37
Paid-up Capital,	50,000 00
Surplus over Capital,	<hr/> \$1,997 37

* Value of lands mortgaged,	\$3,000 00
Value of buildings thereon,	6,000 00
Total value of mortgaged property,	\$9,000 00
Amount of insurance held as collateral,	1,400 00

## EQUITABLE MARINE INSURANCE COMPANY, PROVINCE-TOWN.

[Incorporated February 10, 1845. Commenced business February 20, 1845.]

JOSHUA E. BOWLY, *President.**Secretary,* ENOS N. YOUNG*Office, No. 186 Commercial Street, Provincetown.*

## DETAILED STATEMENT OF ASSETS.

Stocks owned by the Company :—

	Par value.	Market value.
120 shares Freeman's National Bank, Boston, .	\$12,000 00	\$15,600 00
60 shares First National Bank, Provincetown,	6,000 00	7,860 00
	<hr/>	<hr/>
	\$18,000 00	\$23,460 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of stocks owned by the Company, . . . . .	\$23,460 00	
Cash on hand in the office of the Company, . . . . .	292 35	
Cash deposited in the First National Bank, Provincetown, . . . . .	53 51	
Premiums in course of collection (net), . . . . .	5,761 56	
Premium notes taken for marine and inland risks, not yet due, . . . . .	5,225 00	
Gross present Assets, . . . . .	<hr/>	\$34,792 42

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at the full amount of premiums received on marine risks, not marked off, . . . . .	\$5,225 00	
Due and accrued rents, salaries, and other miscellaneous expenses, . . . . .	470 00	
All other debts and obligations, viz., State and local taxes, . . . . .	18 43	
Gross present Liabilities, except Capital Stock, . . . . .	<hr/>	5,713 43
Surplus as regards Policy-holders, . . . . .		\$29,078 99
Paid-up Capital, . . . . .		17,000 00
Surplus over Capital, . . . . .		<hr/>
		\$12,078 99

## FANEUIL HALL INSURANCE COMPANY, BOSTON.

[Incorporated March 12, 1872. Commenced business March 12, 1872.]

AARON H. BEAN, *President*.*Secretary*, JOSEPH W. KINSLEY.*Office, No. 28 State Street, Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company :—

	Par value.	Market value.
100 shares Globe National Bank, Boston, . .	\$10,000 00	\$14,000 00
100 “ Howard National Bank, Boston, . .	10,000 00	11,350 00
75 “ Rockland National Bank, Boston, . .	7,500 00	12,375 00
75 “ Hamilton National Bank, Boston, . .	7,500 00	9,478 50
58 “ Hide and Leather Nat'l B'k, Boston, . .	5,800 00	6,670 00
50 “ Atlantic National Bank, Boston, . .	5,000 00	6,900 00
47 “ Faneuil Hall Nat'l Bank, Boston, . .	4,700 00	6,474 00
30 “ First National Bank, Newburyport, . .	3,000 00	4,360 00
29 “ Commerce National Bank, Boston, . .	2,900 00	3,774 75
20 “ Merchants' National Bank, Boston, . .	2,000 00	2,660 00
8 “ Merchants' National Bank, Boston, . .	2,000 00	2,450 00
Eastern R. R., First Mortgage Bonds, . .	20,000 00	20,200 00
Boston, Clinton and Fitchburg R. R. Bonds, . .	10,000 00	9,000 00
Framingham and Lowell R. R. Bonds, . .	10,000 00	9,000 00
	<hr/>	<hr/>
	\$100,400 00	\$118,692 25

## SUMMARY OF ASSETS, MARCH 6, 1873.\*

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,† .	\$60,638 24	
Cash market value of stocks and bonds owned by the Company, . . . . .	118,692 25	
Cash on hand in the office of the Company, . .	530 00	
Cash deposited in Cambridge National Bank, \$14,462.87; Commonwealth National Bank, \$436.64, . . . . .	14,899 51	
Interest due and accrued (not included above), . .	1,148 22	
Premiums in course of collection (net), . .	7,321 92	
Gross present Assets, . . . . .	<hr/>	\$203,230 14

## LIABILITIES.

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, . . . . .	\$11,709 26	
Gross present Liabilities, except Capital Stock, . . . . .	<hr/>	11,709 26
Surplus as regards Policy-holders, . . . . .		\$191,520 88

\* The Company being under temporary injunction December 31, 1872.

† Value of property mortgaged, . . . . . \$141,250 00  
Amount of insurance held as collateral, . . . . . 50,950 00

Paid-up Capital, . . . . .	\$200,000 00
Net present Assets, . . . . .	191,520 88
	<hr/>
Impairment of Capital, . . . . .	\$8,479 12

## FIREMEN'S FIRE INSURANCE COMPANY, BOSTON.

[Incorporated December 21, 1872. Commenced business December 30, 1872.]

S. G. ROGERS, *President.**Secretary,* THOMAS W. TUCKER.*Office, No. 75 State Street, Boston.*

Cash capital paid in, \$300,000.

## FIRST NATIONAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated April 29, 1868. Commenced business January 1, 1869.]

E. A. GARDNER, *President.**Secretary,* GEO. P. FIELD.*Office, No 410 Main Street, Worcester.*

## DETAILED STATEMENT OF ASSETS.

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
12 shares First National Bank, Worcester, .	\$1,800 00	\$1,200 00
26 " " " " " .	3,900 00	2,600 00
50 " " " " " .	7,500 00	5,000 00
100 " " " " " .	15,000 00	10,000 00
282 " " " " " .	42,300 00	30,000 00
2 " Central National Bank, " .	280 00	1,000 00
8 " Grafton National Bank, Grafton, .	880 00	
Union Pacific Railroad Bonds. . . . .	1,750 00	2,000 00
United States 6 per cent. Bonds of 1881, . . . . .	2,900 00	2,500 00
" " 5-20 Bonds of 1864, . . . . .	1,140 00	300 00
" " 5-20 Bonds of 1864, . . . . .	570 00	500 00
	<hr/>	<hr/>
	\$78,020 00	\$55,100 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$70,840 48
Cash loans on collateral security, . . . . .	55,100 00
Cash on hand in the office of the Company, . . . . .	231 99
Cash deposited in the First National Bank, . . . . .	46,192 68
Interest due and accrued (not included above), . . . . .	30 35
Premiums in course of collection (net), . . . . .	13,780 51
Gross present Assets, . . . . .	<hr/>
	\$186,176 01
<i>Amount carried forward, . . . . .</i>	<hr/>
	\$186,176 01

\* Value of property mortgaged, . . . . . \$166,800 00  
Amount of insurance held as collateral, . . . . . 32,050 00

*Amount brought forward,* . . . . . \$186,176 01

LIABILITIES.

Claimed, reported and supposed losses, . . .	\$16,300 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . .	65,548 16	
Gross present Liabilities, except Capital Stock, . . . . .		81,848 16
Surplus as regards Policy-holders, . . . . .	\$104,327 85	
Paid-up Capital, . . . . .	100,000 00	
Surplus over Capital, . . . . .	\$4,327 85	

GLOUCESTER FIRE INSURANCE COMPANY, GLOUCESTER.

[Incorporated May 15, 1869. Commenced business March 28, 1870.]

JOSIAH O. FRIEND, Jr., *President.*

*Secretary,* JAMES DAVIS.

*Office at Gloucester.*

DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company:—

	Par value.	Market value.
United States 10-40 Bonds, . . . . .	\$10,000 00	\$10,975 00
44 shares Gloucester Nat'l Bank, Gloucester, .	4,400 00	6,380 00
105 " Cape Ann Nat'l Bank, Gloucester, .	10,500 00	15,225 00
20 " North National Bank, Boston, .	2,000 00	2,340 00
34 " Exchange National Bank, Boston, .	3,400 00	5,780 00
7 " Boston National Bank, Boston, .	700 00	833 00
20 " Washington National Bank, Boston, .	2,000 00	2,780 00
6 " Howard National Bank, Boston, .	600 00	636 00
100 " Revere National Bank, Boston, .	10,000 00	11,500 00
20 " First National Bank, Boston, .	2,000 00	3,700 00
10 " Commonwealth Nat'l Bank, Boston, .	1,000 00	1,150 00
10 " Nat'l Bank of Mutual Redemption, Boston, . . . . .	1,000 00	1,350 00
50 " Eastern Railroad, . . . . .	5,000 00	5,250 00
10 " Portsmouth, Great Falls & Concord Railroad, . . . . .	1,000 00	960 00
20 " Fitchburg Railroad, . . . . .	2,000 00	2,640 00
15 " Old Colony and Newport Railroad, .	1,500 00	1,680 00
50 " Gloucester Gas Light Company, .	2,500 00	3,100 00
	\$59,600 00	\$76,279 00

Cash Loans:—

Loaned on personal security, . . . .	Cash value. \$396 40
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All other Assets owned by the Company:—

Salvage on losses paid, . . . . .	Cash value. \$97 37
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## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$18,015 22	
Cash market value of stocks and bonds owned by the Company, . . . . .	76,279 00	
Cash loans, . . . . . \$396 40		
Cash on hand in the office of the Company, .	60 00	
Cash deposited in First Nat'l Bank, Gloucester,	5,495 22	
Interest due and accrued (not included above),	270 83	
Premiums in course of collection (net,), . .	10,928 56	
Premium notes taken for marine and inland risks, not yet due, \$2,307.50 ; overdue and not paid, \$1,482.50, . . . . .	3,790 00	
All other assets and property, . . . . .	97 37	
Gross present Assets, . . . . .	<hr/>	\$114,936 20

## LIABILITIES.

Claimed, reported and supposed losses, . . .	\$3,000 00	
Losses disputed or resisted, including expenses thereon, . . . . .	6,600 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, and the full amount of premiums received on marine risks not marked off, . . . . .	18,724 37	
Cash dividends to stockholders, declared and unpaid, . . . . .	797 00	
Due and accrued for rents, salaries, and other miscellaneous expenses, . . . . .	866 63	
Gross present Liabilities, except Capital Stock, . . . . .	<hr/>	29,988 00
Surplus as regards Policy-holders, . . . . .		\$84,948 20
Paid-up Capital, . . . . .	\$100,000 00	
Net present Assets, . . . . .	84,948 20	
Impairment of Capital, . . . . .	\$15,051 80	

* Value of lands mortgaged, . . . . .	\$15,500 00
Value of buildings thereon, . . . . .	23,000 00
Total value of property mortgaged, . . . . .	\$38,500 00
Amount of insurance held as collateral, . . . . .	17,925 00

## MERCANTILE MARINE INSURANCE COMPANY, BOSTON.

[Incorporated February 11, 1823. Commenced business, May, 1823.]

STEPHEN H. BULLARD, *President.* Secretary, GEORGE R. ROGERS.*Office, No. 58 State Street, Boston.*

## DETAILED STATEMENT OF ASSETS.

## Stocks and Bonds owned by the Company:—

	Par value.	Market value.
100 shares Atlantic National Bank, Boston, .	\$10,000 00	\$13,000 00
200 “ Columbian National Bank, Boston, .	20,000 00	26,000 00
214 “ Eagle National Bank, Boston, .	21,400 00	22,634 00
400 “ Globe National Bank, Boston, .	40,000 00	52,000 00
120 “ Hamilton National Bank, Boston, .	12,000 00	13,920 00
160 “ New England Nat'l Bank, Boston, .	16,000 00	21,120 00
200 “ North National Bank, Boston, .	20,000 00	23,200 00
37 “ Railroad National Bank, Lowell, .	3,700 00	4,218 00
178 “ State National Bank, Boston, .	17,800 00	18,512 00
1,000 “ Suffolk National Bank, Boston, .	100,000 00	122,000 00
300 “ Tremont National Bank, Boston, .	30,000 00	36,000 00
200 “ Union National Bank, Boston, .	20,000 00	28,000 00
200 “ City National Bank, Boston, .	20,000 00	20,800 00
200 “ Boston and Providence Railroad, .	20,000 00	29,600 00
150 “ Eastern Railroad, . . . .	15,000 00	15,300 00
50 “ Portsmouth, Great Falls and Conway Railroad, . . . .	5,000 00	4,750 00
100 “ Lyman Mills, . . . .	10,000 00	10,000 00
3 Bonds Charlestown Water Loan, . .	15,000 00	14,400 00
	<hr/>	<hr/>
	\$395,900 00	\$475,504 00

## All other Assets owned by the Company:—

	Cash value.
Due from other companies for re-insurance, . . . .	\$86 21

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of stocks and bonds owned by the Company, . . . . .	\$475,504 00	
Cash on hand in the office of the Company, .	185 78	
Cash deposited in the Suffolk National Bank, .	8,881 01	
Premiums in course of collection (net), .	12,710 50	
Premium notes taken for marine and inland risks, not yet due, . . . . .	60,087 44	
All other assets and property, . . . . .	86 21	
Gross present Assets, . . . . .	<hr/>	\$557,454 94
<i>Amount carried forward, . . . . .</i>		<hr/> \$557,454 94

*Amount brought forward,* . . . . . \$557,454 94

# LIABILITIES.

Claimed, reported and supposed losses, . . .	\$53,026 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine risks not marked off, . . . . .	82,592 01	
Cash dividends to stockholders, declared and unpaid, . . . . .	782 00	
Due and accrued for rents, salaries and other miscellaneous expenses, . . . . .	2,538 33	
Gross present Liabilities, except Capital Stock, . . . . .		138,938 34
Surplus as regards Policy-holders, . . . . .	\$418,516 60	
Paid-up capital, . . . . .	300,000 00	
Surplus over Capital, . . . . .	\$118,516 60	

## NEW ENGLAND MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated March 23, 1872. Commenced business, June 1, 1872.]

GEORGE C. LORD, *President.*

*Secretary,* ALFRED PRESSON, JR.

*Office, Sears' Building, Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks owned by the Company :—

	Par value.	Market value.
191 shares Boston and Maine Railroad, . . .	\$19,100 00	\$23,875 00
130 " Ogdensburg and Lake Champlain Railroad (preferred), . . . . .	13,000 00	13,000 00
44 " Hide and Leather National Bank, . . .	4,400 00	5,060 00
34 " Revere National Bank, . . . . .	3,400 00	4,154 00
19 " Republic National Bank, . . . . .	1,900 00	2,470 00
13 " Traders' National Bank, . . . . .	1,300 00	1,495 00
	\$43,100 00	\$50,054 00

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
Cape Cod Railroad Bonds, guaranteed, . . .	\$20,000 00	\$20,000 00

Cash Loans :—

Loaned Boston and Maine Railroad, . . . . .	\$25,000 00
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All other Assets and Property owned by the Company :—

	Cash value.
Salvage on losses paid, . . . . .	\$4,130 00
Subscription notes to guarantee fund, . . . . .	88,000 00
	\$92,130 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	\$45,818 00	
Cash market value of stocks owned by the company,	50,054 00	
Cash loans on collateral security,	20,000 00	
Other cash loans,	25,000 00	
Cash on hand in the office of the Company,	8,182 08	
Cash deposited in the Second National (Boston) Bank,	30,764 76	
Interest due and accrued (not included above),	1,254 00	
Premiums in course of collection (net),	9,101 32	
Premium notes taken for marine and inland risks, not yet due, \$240,672.37; overdue, and not paid, \$2,000,	242,672 37	
All other assets and property,	92,130 00	
Gross present Assets,	<hr/>	\$524,976 53

## LIABILITIES.

Adjusted losses and claims, unpaid,	\$108,323 87	
Claimed, reported and supposed losses,	113,000 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, and the full amount of premiums received on marine risks not marked off,	231,238 63	
Gross present Liabilities, except Capital Stock and Subscription Notes,	<hr/>	452,562 50
Surplus as regards Policy-holders,		\$72,414 03
Paid-up Capital,	\$200,000 00	
Subscription Notes,	88,000 00	
	<hr/>	\$288,000 00
Net present Assets,	72,414 03	
Impairment of Capital and Subscription Notes,	<hr/>	\$215,585 97†

\* Value of land mortgaged, . . . . . \$76,900 00  
Value of buildings thereon, . . . . . 53,000 00

Total value of property mortgaged, . . . . . \$129,900 00  
Amount of insurance held as collateral, . . . . . 40,000 00

† Preferred permanent fund, \$200,000, since paid in, in cash.

## SALEM MARINE INSURANCE COMPANY, SALEM.

[Incorporated February 6, 1856. Commenced business February 7, 1857.]

WILLIAM NORTHEY, *President.**Secretary,* FRED'K P. RICHARDSON.*Office, Washington Street, Salem.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
30 shares Mercantile National Bank, Salem, .	\$3,000 00	\$3,577 50
66 “ Merchants' National Bank, Salem, .	3,300 00	3,960 00
73 “ Exchange National Bank, Salem, .	7,300 00	9,125 00
98 “ First National Bank, Salem, . . .	9,800 00	12,446 00
150 “ Naumkeag National Bank, Salem, .	15,000 00	21,000 00
93 “ North National Bank, Boston, . . .	9,300 00	10,788 00
155 “ Second National Bank, Boston, . . .	15,500 00	23,327 50
100 “ Webster National Bank, Boston, . . .	10,000 00	10,400 00
100 “ Nat'l Bank of Commerce, Boston, . . .	10,000 00	12,000 00
51 “ Atlantic National Bank, Boston, . . .	5,100 00	7,770 25
30 “ Merchants' National Bank, Boston, .	3,000 00	3,840 00
16 “ Shawmut National Bank, Boston, . . .	1,600 00	1,872 00
21 “ National Bank, Boston, . . . . .	2,100 00	2,520 00
United States 5-20 6 per cent. Bonds, . . .	15,000 00	16,912 50
Massachusetts 5 per cent. Gold Bonds, . . .	10,000 00	9,575 00
Burlington and Missouri Railroad Bonds, . . .	4,000 00	4,000 00
Vermont and Canada Railroad Bonds, . . . .	5,000 00	4,500 00
Cedar Rapids and Canada Railroad Bonds, . . .	4,000 00	3,600 00
City of Providence Water Loan, . . . . .	5,000 00	4,700 00
	<hr/> \$138,000 00	<hr/> \$165,913 75

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Eastern Railroad Bonds, . . . . .	\$6,240 00	\$5,000 00

All other Assets and Property owned by the Company:—

	Cash value.
Salvage on losses paid, . . . . .	\$300 00
Due from other companies for re-insurance, . . . . .	67 28
	<hr/> \$367 28

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of stocks, bonds and securities owned by the Company, . . . . .	\$165,913 75
Cash loans on collateral security, . . . . .	5,000 00
Cash on hand in the office of the Company, . . .	1,391 29
Cash deposited in various banks, . . . . .	21,244 54
Interest due and accrued (not included above), . . .	1,413 00
Premiums in course of collection (net), . . . . .	5,143 45
	<hr/>
<i>Amount carried forward,</i> . . . . .	\$200,106 03

<i>Amount brought forward,</i> . . . . .	\$200,106 03
Premium notes taken for marine and inland risks, not yet dne, . . . . .	45,581 63
All other assets and property, . . . . .	367 28
Gross present Assets, . . . . .	<u>\$246,054 94</u>

## LIABILITIES.

Claimed, reported and supposed losses, . . . . .	\$30,000 00
Amount required to re-insure all outstanding risks, taken at the full amount of premiums received on marine risks not marked off, . . . . .	45,581 63
Cash dividends to stockholders, declared and unpaid, . . . . .	819 00
Due and accrued for rents, salaries and other miscellaneous expenses, . . . . .	266 00
Gross present Liabilities, except Capital Stock, . . . . .	<u>76,666 63</u>
Surplus as regards Policy-holders, . . . . .	\$169,388 31
Paid-up Capital, . . . . .	<u>100,000 00</u>
Surplus over Capital, . . . . .	\$69,388 31

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY,  
SPRINGFIELD.

[Incorporated 1849. Commenced business 1851.]

EDMUND FREEMAN, *President.* Secretary, SANFORD J. HALL.  
*Office, Main Street, Springfield.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company :—

	Par value.	Market value.
50 shares Agawam National Bank, Springfield, . . . . .	\$5,000 00	\$7,500 00
50 " John Hancock Nat'l B'k, Springfield, . . . . .	5,000 00	6,400 00
104 " Chicopee Nat'l Bank, Springfield, . . . . .	10,400 00	16,952 00
67 " Pynchon Nat'l Bank, Springfield, . . . . .	6,700 00	10,720 00
14 " Second National Bank, Springfield, . . . . .	1,400 00	2,450 00
150 " Third National Bank, Springfield, . . . . .	15,000 00	22,500 00
100 " Ware National Bank, Ware, . . . . .	10,000 00	12,800 00
34 " First National Bank, Northampton, . . . . .	3,400 00	4,420 00
10 " Monson National Bank, Monson, . . . . .	1,000 00	1,100 00
75 " Merchants' National Bank, Boston, . . . . .	7,500 00	9,750 00
58 " Nat'l Bank of Commerce, Boston, . . . . .	5,800 00	6,960 00
90 Atlas National Bank, Boston, . . . . .	9,000 00	10,080 00
139 Howard National Bank, Boston, . . . . .	13,900 00	15,012 00
100 " Webster National Bank, Boston, . . . . .	10,000 00	10,400 00
<i>Amounts carried forward,</i> . . . . .	<u>\$104,100 00</u>	<u>\$137,044 00</u>

<i>Amounts brought forward,</i>	\$104,100 00	\$137,044 00
26 shares Boylston National Bank, Boston,	2,600 00	3,770 00
70 " Eliot National Bank, Boston,	7,000 00	8,400 00
50 " Nat'l B'k of Commerce, New York,	5,000 00	5,900 00
700 " Boston and Albany Railroad Stock,	70,000 00	103,600 00
140 " Boston and Maine Railroad Stock,	14,000 00	17,640 00
64 " Boston and Providence R. R. Stock,	6,400 00	9,536 00
51 " Connecticut River Railroad Stock,	5,100 00	6,732 00
32 " Worcester and Nashua R. R. Stock,	3,200 00	4,320 00
10 " Cape Cod Railroad Stock,	1,000 00	750 00
Rome, Watertown and Ogdensburg R. R. Bonds,	1,700 00	1,700 00
200 shares Michigan Central R. R. Stock,	20,000 00	23,200 00
100 " New York, New Haven and Hartford R. R. Stock,	10,000 00	14,500 00
80 " Springfield Aqueduct Company,	8,000 00	8,800 00
	<hr/>	<hr/>
	\$258,100 00	\$345,892 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
1 bond Detroit, Monroe and Toledo Railroad Company,	\$1,000 00	\$1,000 00
2 bonds Lake Erie, Wabash and St. Louis R. R. Company,	2,000 00	3,000 00
1 bond Toledo and Illinois R. R. Company,	1,000 00	
15 shares Michigan Central R. R.,	1,740 00	1,700 00
1 policy Charter Oak Life Ins. Co.,	4,000 00	1,732 97
50 shares Third National Bank, Springfield,	7,500 00	15,435 54
12 bonds Western Union Telegraph Co.,	9,600 00	
1 bond St. Joseph and Council Bluffs R. R. Co.,	500 00	500 00
3 bonds New Jersey Midland R. R. Co.,	2,000 00	2,000 00
6 U. S. six per cent. bonds of 1881, Reg.,	6,900 00	3,000 00
34 shares N. Y., N. H. and H. R. R.	5,030 00	4,550 00
12 " First National Bank, Hartford,	1,320 00	2,600 00
17 " New Britain National Bank,	1,870 00	
14 " Salisbury Mills,	2,450 00	1,625 00
18 " Boston and Albany R. R. Stock,	2,664 00	2,015 00
6 bonds St. Joseph and Council Bluffs R. R.,	6,000 00	6,500 00
5 shares Vermont and Canada R. R.,	300 00	500 00
1 bond Union Pacific R. R.,	800 00	
30 shares Second National Bank, Springfield,	5,250 00	4,000 00
12 " Agawam National Bank, Springfield,	1,800 00	1,365 00
35 " " " " "	5,250 00	3,900 00
20 " " " " " "	3,000 00	2,275 00
20 " " " " " "	3,000 00	2,275 00
3 bonds Lake Erie, Wabash and St. Louis R. R.,	3,000 00	3,000 00
2 " United States 5-20 coupon,	1,150 00	1,300 00
80 shares New Britain Gas Light Company,	2,400 00	1,950 00
25 " Hartford Carpet Company,	5,000 00	4,000 00
	<hr/>	<hr/>
<i>Amounts carried forward,</i>	\$86,524 00	\$70,223 51

<i>Amounts brought forward,</i>	\$86,524 00	\$70,223 51
2 bonds Atchinson, Topeka and Santa Fe R. R.,	1,800 00	1,300 00
3 " United States six per cent. coupon,	2,000 00	2,000 00
60 shares Central National Bank, New York,	6,600 00	8,000 00
20 " Shoe and Leather National Bank, New York,	3,000 00	
2 bonds United States 6 per cent. Reg., 1881,	11,500 00	8,970 00
7 shares Salisbury Mills,	1,225 00	750 00
1 bond United States 5-20 coupon,	1,150 00	600 00
30 shares Atlas National Bank, Boston,	3,360 00	450 00
10 " New London Northern Railroad,	1,080 00	600 00
20 " Second National Bank, Springfield,	3,500 00	1,500 00
8 " Chicopee National Bank, Springfield,	1,304 00	1,140 00
5 " Third National Bank, Springfield,	750 00	475 00
5 bonds St. Louis, Alton and Terra Haute R. R.,	4,500 00	3,900 00
2 " United States 5-20 coupon,	175 00	150 00
1 bond Connecticut River Railroad,	1,000 00	600 00
11 bonds Decatur and E. St. Louis R. R.,	10,450 00	10,140 00
1 bond Buffalo, New York and Erie R. R.,	1,200 00	930 00
20 shares Boston and Albany R. R.,	2,960 00	4,000 00
25 " Agawam National Bank, Springfield,	3,750 00	
3 bonds St. Joseph and Council Bluffs R. R.,	3,000 00	3,000 00
1 bond Union Pacific R. R.,	800 00	510 00
1 " Toledo and Illinois R. R.,	1,000 00	1,000 00
20 shares Third National Bank, Springfield,	3,000 00	2,040 00
22 " Hamp. Paint and Chem. Co., Springfield,	792 00	450 00
11 " Second National Bank, Cleveland, O.,	1,210 00	1,045 00
16 " N. Y., N. H. and H. R. R. Co.,	2,320 00	2,100 00
10 " Agawam National Bank, Springfield,	1,500 00	1,050 00
1 bond New Jersey Midland R. R. Co.,	1,000 00	480 00
25 shares American Exchange National Bank,	2,640 00	2,000 00
10 " Naugatuck R. R.,	1,080 00	950 00
24 " Springfield Gas Light Company,	4,800 00	10,225 00
9 " Glasgow Co., South Hadley Falls,	1,350 00	
3 " Agawam National Bank, Springfield,	450 00	
62 " American Express Company,	4,216 00	1,950 00
20 " Springfield Aqueduct Company,	2,200 00	
1 bond United States six per cent. coupon,	1,150 00	900 00
	<u>\$180,336 00</u>	<u>\$143,428 51</u>

All other Assets and Property owned by the Company :—

Rents due and accrued,		Cash value.
Office furniture,	\$2,363 07	\$666 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$100,000 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . . . . .	222,814 00
Cash market value of stocks, bonds and securities owned by the company, . . . . .	345,892 00
Cash loans on collateral security, . . . . .	143,428 51
Cash on hand in the office of the Company, . . . . .	21,861 35
Cash deposited in various banks, . . . . .	149,215 09
Interest due and accrued (not included above), . . . . .	4,029 10
Premiums in course of collection (net), . . . . .	69,592 19
All other assets and property, . . . . .	\$2,363 07 666 66
Gross present Assets, . . . . .	<u>\$1,057,498 90</u>

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$76,278 58
Claimed, reported and supposed losses, . . . . .	73,384 19
Losses disputed or resisted, including expenses thereon, . . . . .	5,078 24
Total am't of losses and claims, . . . . .	\$154,741 01
Less re-insurance, . . . . .	3,500 00
Net amount of unpaid losses, . . . . .	<u>\$151,241 01</u>
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	408,077 96
Gross present Liabilities, except Capital Stock, . . . . .	<u>559,318 97</u>
Surplus as regards Policy-holders, . . . . .	\$498,179 93
Paid-up Capital, . . . . .	\$500,000 00
Net present Assets, . . . . .	<u>498,179 93</u>
Impairment of Capital, . . . . .	\$1,820 07

* Value of lands mortgaged, . . . . .	\$534,600 00
Value of buildings thereon, . . . . .	328,500 00

Total value of mortgaged property, . . . . .	\$863,100 00
Amount of insurance held as collateral, . . . . .	91,300 00

## TRADERS' AND MECHANICS' INSURANCE COMPANY, LOWELL.

[Incorporated 1848. Commenced business June, 1848.]

CHAS. B. COBURN, *President.**Secretary,* ORIN F. OSGOOD.*Office, No. 27 Central Street, Lowell.*

## DETAILED STATEMENT OF ASSETS.

Stocks and Bonds owned by the Company :—

	Par value.	Market value.
United States Registered Bonds of 1867, . . .	\$25,000 00	\$28,125 00
“ “ “ “ 1868, . . .	5,000 00	5,625 00
Cook County Bonds, . . . . .	2,500 00	2,400 00
City of Boston Bonds, . . . . .	5,000 00	4,950 00
City of Salem Bonds, . . . . .	1,000 00	960 00
34 shares Prescott National Bank, Lowell, . .	3,400 00	4,590 00
2 “ Merrimack Manufacturing Company, . .	2,000 00	2,900 00
5 “ Massachusetts Cotton Mills, . . . .	5,000 00	5,625 00
10 “ Bates Manufacturing Company, . . . .	1,000 00	1,020 00
5 “ Lowell Manufacturing Company, . . . .	3,450 00	4,250 00
1 share Hamilton Manufacturing Company, . .	1,000 00	1,000 00
10 shares Stony Brook Railroad, . . . . .	1,000 00	1,000 00
10 “ Boston and Lowell Railroad, . . . . .	5,000 00	6,500 00
	<hr/>	<hr/>
	\$60,350 00	\$68,945 00

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
10 shares Merchants' National Bank, . . . .	\$1,250 00	\$500 00
5 “ Appleton National Bank, . . . . .	750 00	} 1,500 00
12 “ Old Lowell National Bank, . . . . .	1,500 00	
10 “ Traders' and Mechanics' Ins. Co., . . .	1,000 00	
	<hr/>	<hr/>
	\$4,500 00	\$2,000 00

Cash Loans :—

Loaned on personal security, . . . \$7,500 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgage of real estate (first liens), including interest due or accrued thereon,* . .	\$46,896 60
Cash market value of stocks and bonds owned by the Company, . . . . .	68,945 00
Cash loans on collateral security, . . . . .	2,000 00
Other cash loans, . . . . .	\$7,500 00
	<hr/>
<i>Amount carried forward, . . . . .</i>	<i>\$117,841 60</i>

\* Value of lands mortgaged, . . . . . \$38,000 00  
Value of buildings thereon, . . . . . 76,500 00

Total value of mortgaged property, . . . . . \$114,500 00  
Amount of insurance held as collateral, . . . . . 43,200 00

<i>Amount brought forward,</i>	\$117,841 60	
Cash deposited in Prescott National Bank,	15,182 92	
Interest due and accrued (not included above),	580 80	
Premiums in course of collection (net),	4,976 62	
Gross present Assets,	<hr/>	\$138,581 94

## LIABILITIES.

Claimed, reported and supposed losses,	\$18,250 00	
Losses disputed or resisted, including expenses thereon,	1,250 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	21,760 79	
Due and accrued for rents, salaries and other miscellaneous expenses,	1,078 60	
Gross present Liabilities, except Capital Stock,	<hr/>	42,339 39
Surplus as regards policy-holders,		<hr/> \$96,242 55
Paid-up Capital,	\$100,000 00	
Net present Assets,	96,242 55	
Impairment of Capital,	<hr/>	\$3,757 45



# ABSTRACT OF ANNUAL STATEMENTS.

	AMERICAN. (Fire-Marine.) Boston.	BEVERLY. (Fire-Marine.) Beverly.	EQUITABLE MARINE. Provincetown.	FANEUIL HALL. (Fire.) Boston.
<b>CAPITAL STOCK.</b>				
Whole amount of outstanding capital, actually paid up in cash, . . . . .	\$300,000 00	\$50,000 00	\$17,000 00	\$200,000 00
Gross present Assets, <sup>1</sup> . . . . .	\$624,795 74 <sup>1</sup>	\$60,098 04	\$34,792 42	\$203,230 14
<b>ASSETS.</b>				
Gross present Liabilities, <sup>1</sup> . . . . .	\$322,096 35 <sup>1</sup>	\$8,100 67	\$5,713 43	\$11,709 26
<b>LIABILITIES.</b>				
<b>INCOME.</b>				
Cash actually received for fire premiums, . . . . .	\$73,271 18	-	-	\$31,475 84
for marine premiums, . . . . .	159,467 73	\$5,550 35	\$11,134 71	-
for interest on mortgages of real estate, . . . . .	-	322 00	-	12,665 98
for interest and dividends from other sources, . . . . .	55,943 89	2,693 75	3,515 35	-
from all other sources, . . . . .	60,216 18 <sup>2</sup>	-	-	-
for calls on capital, . . . . .	-	-	-	133,425 00
Gross Cash Income, . . . . .	\$348,898 98	\$8,566 10	\$14,650 06	\$177,566 82
<b>EXPENDITURES.</b>				
Cash actually paid during the year for fire losses, . . . . .	\$404,180 50	-	-	\$158,172 47
for marine losses, . . . . .	122,951 79	-	\$12,249 28	-
for dividends to stockholders, . . . . .	74,850 00	\$8,700 00	-	-
for brokerage and commissions on premiums, . . . . .	11,078 30	-	268 87	3,504 71
for salaries and pay of officers and employes, . . . . .	12,379 00	550 00	728 95	15,567 24
for State and local taxes, . . . . .	13,707 71	765 82	1,204 96	3,976 19
for office, agency and incidental expenses, . . . . .	7,986 58	25 00	23 74 <sup>4</sup>	-
Gross Cash Expenditures, . . . . .	\$647,133 88	\$10,040 82	\$14,475 80	\$181,220 61

MISCELLANEOUS.

Whole amount of fire risks written during the year, .  
premiums charged or receivable thereon, . .  
marine risks written during the year, . .  
premiums charged or receivable thereon, . .  
fire risks terminated during the year, . .  
marine risks terminated during the year, . .  
fire risks outstanding at end of year, . .  
marine risks outstanding at end of year, . .  
notes received during the year for fire risks, and  
not paid, . .  
notes received during the year for marine risks,  
and not paid, . .  
cash dividends declared since Company com-  
menced business, . .  
cash dividends on capital stock declared during  
the year, . .  
Company's stock owned by directors (par value),  
losses incurred during the year, . .

\$13,063,337 00	-	-	-
94,346 09	-	-	-
8,657,139 00	\$110,150 00	\$197,942 00	-
169,127 38	8,076 67	7,660 56	-
7,585,072 00	-	-	-
7,700,199 00	68,300 00	233,230 00	-
11,091,618 00	-	-	\$1,329,254 00 <sup>5</sup>
5,202,473 00	106,150 00	71,200 00	-
-	-	-	-
113,100 89	-	-	-
2,370,000 00	41,100 00	- <sup>3</sup>	-
75,000 00	8,700 00	-	-
8,100 00	- <sup>3</sup>	- <sup>3</sup>	58,000 00
613,543 00	-	10,389 53	182,575 22

<sup>1</sup> See Detailed Statements, page 112, *et seq.*

<sup>2</sup> Not returned.

<sup>3</sup> Rents, \$2,650; profit on stocks sold, \$57,566.18.

<sup>4</sup> Interest on borrowed money.

<sup>5</sup> March 7, 1873.

	FIREMEN'S FIRE.* (Fire.) Boston.	FIRST NATIONAL FIRE. Worcester.	GLOUCESTER FIRE. (Fire-Marine.) Gloucester.	MERCANTILE MARINE. Boston.
<b>CAPITAL STOCK.</b>				
Whole amount of outstanding capital, actually paid up in cash, . . . . .	\$300,000 00	\$100,000 00	\$100,000 00	\$300,000 00
<b>ASSETS.</b>				
Gross present Assets, <sup>1</sup> . . . . .	-	\$186,176 01	\$114,936 20	\$557,454 94
<b>LIABILITIES.</b>				
Gross present Liabilities, <sup>1</sup> . . . . .	-	\$81,848 16	\$29,988 00	\$138,938 34
<b>INCOME.</b>				
Cash actually received for fire premiums, . . . . .	-	\$115,365 74	\$18,711 38	\$34,804 24
for marine premiums, . . . . .	-	-	8,959 49	81,649 82
for interest on mortgages of real estate, . . . . .	-	4,928 63	1,424 37	-
for interest and dividends from other sources, . . . . .	-	5,697 25	4,962 85	38,714 73
from all other sources, . . . . .	-	-	8 47	11,943 75 <sup>3</sup>
for calls on capital, . . . . .	-	45,000 00	-	-
Gross Cash Income, . . . . .	-	\$170,991 62	\$34,066 56	\$167,112 54
<b>EXPENDITURES.</b>				
Cash actually paid during the year for fire losses, . . . . .	-	\$115,282 38	\$31,977 94	\$104,152 76
for marine losses, . . . . .	-	-	653 66	64,761 87
for dividends to stockholders, . . . . .	-	-	5,940 00	21,688 00
for brokerage and commissions on premiums, . . . . .	-	15,128 63	2,313 59	1,711 27
for salaries and pay of officers and employes, . . . . .	-	6,245 33	1,837 82	9,350 00
for State and local taxes, . . . . .	-	2,834 41	1,305 25	11,807 99
for office, agency and incidental expenses, . . . . .	-	6,311 32	1,134 09 <sup>2</sup>	9,812 81
Gross Cash Expenditures, . . . . .	-	\$145,802 07	\$45,162 35	\$223,284 70

## MISCELLANEOUS.

Whole amount of fire risks written during the year, . .	-	\$8,372,553 00	\$2,174,390 33	\$8,448,253 00
premiums charged or receivable thereon, . .	-	127,740 44	28,809 50	49,211 03
marine risks written during the year, . .	-	-	309,410 91	5,331,857 00
premiums charged or receivable thereon, . .	-	-	8,314 12	80,132 92
fire risks terminated during the year, . .	-	7,686,705 00	864,850 00	1,764,350 00
marine risks terminated during the year, . .	-	-	283,945 91	3,954,158 00
fire risks outstanding at end of year, . .	-	7,858,672 00	2,069,360 33	6,637,653 00
marine risks outstanding at end of year, . .	-	-	59,665 00	3,893,469 00
notes received during the year for fire risks and not paid, . .	-	-	-	12,910 50
notes received during the year for marine risks and not paid, . .	-	-	3,552 00	28,279 25
cash dividends declared since Company commenced business, . .	-	7,000 00	14,000 00	1,423,500 00
cash dividends on capital stock declared during the year, . .	-	-	6,000 00	18,000 00
Company's stock owned by directors (par value), . .	-	62,500 00	34,000 00	18,500 00
losses incurred during the year, . .	-	127,866 33	41,563 39	171,101 92

\* Commenced business December 30, 1872.

<sup>1</sup> See Detailed Statements, page 117, *et seq.*<sup>2</sup> Interest on borrowed money, \$57.58; rent, \$250; incidental expenses, \$826.51.<sup>3</sup> Profits on stocks sold.

	NEW ENG'D MUTUAL. (Fire and Marine.) Boston.	SALEM MARINE. Salem.	SPRINGFIELD FIRE AND MARINE. Springfield.	TRADERS' AND ME- CHANICS. (Fire.) Lowell.
<b>CAPITAL STOCK.</b>				
Whole amount of outstanding capital, actually paid up in cash, . . . . .	\$200,000 00 <sup>2</sup>	\$100,000 00	\$500,000 00	\$100,000 00
<b>ASSETS.</b>				
Gross present Assets, <sup>1</sup> . . . . .	\$524,976 53	\$246,054 94	\$1,057,498 90	\$138,581 94
<b>LIABILITIES.</b>				
Gross present Liabilities, <sup>1</sup> . . . . .	\$452,562 50	\$76,666 63	\$559,318 97	\$42,339 39
<b>INCOME.</b>				
Cash actually received for fire premiums, . . . . .	\$28,687 84	-	\$634,184 94	\$26,724 21
for marine premiums, . . . . .	151,435 56	\$59,855 76	-	-
for interest on mortgages of real estate, . . . . .	1,285 00	2,462 00	11,239 83	3,359 22
for interest and dividends from other sources, . . . . .	6,336 06	10,593 40	44,940 36	13,603 64
from all other sources, . . . . .	6,236 24 <sup>3</sup>	-	3,600 00	-
for calls on capital, . . . . .	200,000 00	-	150,000 00	-
Gross Cash Income, . . . . .	\$393,980 70	\$72,911 16	\$843,965 13	\$43,687 07
<b>EXPENDITURES.</b>				
Cash actually paid during the year for fire losses, . . . . .	\$82,592 18	-	\$600,489 31	\$87,927 57
for marine losses, . . . . .	97,884 89	\$32,979 06	-	-
for dividends to stockholders, . . . . .	-	15,673 00	40,256 40	10,020 00
for brokerage and commissions on premiums, . . . . .	4,154 25	2,181 49	95,125 98	3,356 98
for salaries and pay of officers and employees, . . . . .	6,300 00	2,800 00	29,972 07	1,586 44
for State and local taxes, . . . . .	2,408 35	2,915 88	19,279 73	2,702 02
for office, agency and incidental expenses, . . . . .	6,556 34	4,957 50	31,791 58	1,225 12
Gross Cash Expenditures, . . . . .	\$199,896 01	\$61,506 93	\$816,915 07	\$106,818 13

## MISCELLANEOUS.

Whole amount of fire risks written during the year, . . .	\$5,139,168 00	-	\$58,230,712 00	\$2,635,997 00
premiums charged or receivable thereon, . . .	46,813 99	-	686,989 45	30,325 44
marine risks written during the year, . . .	12,987,208 00	\$3,284,835 00	-	-
premiums charged or receivable thereon, . . .	388,520 83	74,525 98	-	-
fire risks terminated during the year, . . .	2,336,426 00	-	46,838,857 00	2,045,221 00
marine risks terminated during the year, . . .	6,863,096 00	2,820,826 00	-	-
fire risks outstanding at end of year, . . .	2,791,742 00	-	67,277,611 00	3,455,645 00
marine risks outstanding at end of year, . . .	6,114,112 00	1,837,870 00	-	-
notes received during the year for fire risks, and not paid, . . .	9,101 32	-	-	-
notes received during the year for marine risks, and not paid, . . .	242,672 37	45,581 63	-	-
cash dividends declared since Company commenced business, . . .	-	154,000 00	857,042 06	89,500 00
cash dividends on capital stock declared during the year, . . .	-	16,000 00	40,256 40	10,000 00
Company's stock owned by directors (par value), . . .	64,500 00	14,500 00	176,100 00	7,000 00
losses incurred during the year, . . .	403,338 65	63,437 99	616,108 42	87,027 57

<sup>1</sup> See Detailed Statements, page 121, *et seq.*<sup>3</sup> Sundry items, premium on sales of gold, including \$5,401.62, from N. E. Ins. Association.<sup>2</sup> This Company has in addition to this amount, a guarantee fund of \$88,000, consisting of subscription notes; and a preferred permanent fund of \$200,000 has been paid in, in cash, since rendering their return to this department.

## A G G R E G A T E.

CAPITAL STOCK.	
Whole amount of outstanding capital, actually paid up in cash, . . . . .	\$2,267,000 00
ASSETS.	
Gross present Assets, . . . . .	\$3,748,595 80
LIABILITIES.	
Gross present Liabilities, . . . . .	\$1,729,281 70
INCOME.	
Cash actually received for fire premiums, . . . . .	\$963,225 37
for marine premiums, . . . . .	478,053 42
for interest on mortgages of real estate, . . . . .	37,687 03
for interest and dividends from other sources, . . . . .	187,001 28
from all other sources, . . . . .	82,004 64
for calls on capital, . . . . .	528,425 00
Gross Cash Income, . . . . .	\$2,276,396 74
EXPENDITURES.	
Cash actually paid during the year for fire losses, . . . . .	\$1,584,775 11
for marine losses, . . . . .	331,480 55
for dividends to stockholders, . . . . .	177,127 40
for brokerage and commissions on premiums, . . . . .	138,824 07
for salaries and pay of officers and employes, . . . . .	87,316 85
for State and local taxes, . . . . .	62,908 31
for office, agency and incidental expenses, . . . . .	69,824 08
Gross Cash Expenditures, . . . . .	\$2,452,256 37
MISCELLANEOUS.	
Whole amount of fire risks written during the year, . . . . .	\$98,064,410 33
premiums charged or receivable thereon, . . . . .	1,064,235 94
marine risks written during the year, . . . . .	30,878,541 91
premiums charged or receivable thereon, . . . . .	736,358 46
fire risks terminated during the year, . . . . .	69,121,481 00
marine risks terminated during the year, . . . . .	21,923,754 91
fire risks outstanding at end of year, . . . . .	102,511,555 33
marine risks outstanding at end of year, . . . . .	17,284,939 00
notes received during the year for fire risks, and not paid, . . . . .	22,011 82
notes received during the year for marine risks, and not paid, . . . . .	433,186 14
cash dividends on capital stock declared during the year, . . . . .	173,956 40
Company's stock owned by directors (par value), . . . . .	443,200 00
losses incurred during the year, . . . . .	1,147,039 39

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FIRE, MARINE, AND FIRE-MARINE  
INSURANCE COMPANIES  
OF OTHER STATES.

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DETAILED STATEMENT OF ASSETS AND LIABILITIES, WITH ABSTRACT  
OF ANNUAL STATEMENTS, FOR THE YEAR ENDING  
DECEMBER 31, 1872.

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## DETAILED STATEMENT OF ASSETS AND LIABILITIES.

### ÆTNA INSURANCE COMPANY, NEW YORK.

[Incorporated December 1, 1871. Commenced business December 1, 1871.]

F. A. CONKLING, *President.*

*Secretary,* O. S. BOGERT.

*Office, No. 170 Broadway, New York.*

*Attorney to accept service, L. S. JORDAN, Boston.*

#### DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States 10-40 Bonds, . . . . .	\$96,000 00	\$105,600 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
First Mortgage Bonds N. Y. and Erie R. R. Co.,	\$23,000 00	\$20,000 00
5 shares Sun Printing and Publishing Association, . . . . .	10,000 00	5,000 00
100 “ Gold and Stock Telegraph Co., . . . . .	3,000 00	2,290 00
5 “ Archer & Pancoast Manuf’g Co., . . . . .	7,500 00	2,500 00
Union Pacific Railroad Bonds, . . . . .	2,000 00	1,600 00
8 shares Tradesman’s Bank, New York, . . . . .	480 00	
110 “ Secor Sewing Machine Company, . . . . .	11,000 00	8,500 00
50 “ Home Insurance Co., New York, . . . . .	5,000 00	3,000 00
First Mortgage Bond Sioux City and St. Paul Railroad, . . . . .	3,000 00	3,000 00
Union Pacific Railroad Bonds, . . . . .	1,000 00	600 00
	\$65,980 00	\$46,490 00

— All other Assets and Property owned by the Company:—

Office furniture, . . . . . \$2,000 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$109,106 01
Cash market value of bonds owned by the Company, . . . . .	105,600 00
Cash loans on collateral security, . . . . .	46,490 00
Cash on hand in the office of the Company, . . . . .	1,543 27
Cash deposited in the Fourth National Bank, \$5,767.89; Bank of New York, \$9,810.54, . . . . .	15,578 43
Interest due and accrued (not included above), . . . . .	331 50
Premiums in course of collection (net), . . . . .	17,572 49
All other assets and property, . . . . .	\$2,000 00
Gross present Assets, . . . . .	<hr/> \$296,221 70

## LIABILITIES.

Claimed, reported and supposed losses, . . . . .	\$60,805 18
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, . . . . .	36,973 64
Due for borrowed money, . . . . .	15,000 00
Gross present Liabilities, except Capital Stock, . . . . .	<hr/> 112,778 82
Surplus as regards Policy-holders, . . . . .	\$183,442 88
Paid-up Capital, . . . . .	\$200,000 00
Net present Assets, . . . . .	183,442 88
Impairment of Capital, . . . . .	\$16,557 12

* Value of lands mortgaged, . . . . .	\$153,000 00
Value of buildings thereon, . . . . .	122,000 00

Total value of mortgaged property, . . . . .	\$275,000 00
Amount of insurance held as collateral, . . . . .	57,510 00

## ÆTNA INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June, 1819. Commenced business July, 1819.]

LUCIUS J. HENDEE, *President.**Secretary,* JOTHAM GOODNOW.*Office, No. 226 Main Street, Hartford, Conn.**Attorney to accept service, ALFRED J. MERCER, Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company :—

	Par value.	Market value.
United States Stocks, 5-20's, . . . . .	\$300,000 00	\$338,720 00
United States Currency Bonds, . . . . .	100,000 00	113,250 00
Kentucky State Stock, . . . . .	2,000 00	2,000 00
Michigan State Stock, . . . . .	25,000 00	25,000 00
Tennessee State Stock, . . . . .	24,000 00	18,840 00
Alabama State Stock, . . . . .	10,000 00	8,400 00
South Carolina State Stock, . . . . .	20,000 00	10,000 00
Canada Dominion Stock, . . . . .	—	5,070 69
Brooklyn City Water Bonds, . . . . .	25,000 00	24,000 00
Jersey City Water Bonds, . . . . .	50,000 00	47,500 00
Hartford City Bonds, . . . . .	30,000 00	30,000 00
Hartford City Scrip, . . . . .	6,000 00	6,000 00
Hartford Town Bonds, . . . . .	80,000 00	80,000 00
New York City Stock, . . . . .	75,000 00	75,000 00
Minneapolis City Bonds, . . . . .	10,000 00	10,000 00
Chicago City Bonds, . . . . .	15,000 00	14,700 00
West Middle School District Bonds, Hartford, .	15,000 00	15,000 00
Hartford, Providence and Fishkill Railroad		
Mortgage Bonds, . . . . .	33,000 00	31,350 00
Michigan Central (Convertible), R. R. Mort-		
gage Bonds, . . . . .	1,000 00	1,120 00
Cleveland, Painesville and Ashtabula Railroad		
Mortgage Bonds, . . . . .	100,000 00	100,000 00
Cleveland and Toledo Railroad Gen. S. F.		
Mortgage Bonds, . . . . .	75,000 00	76,875 00
Cleveland and Pittsburg Railroad Second		
Mortgage Bonds, . . . . .	25,000 00	25,000 00
Cleveland and Pittsburg Railroad Third Mort-		
gage Bonds, . . . . .	40,000 00	38,800 00
Michigan Southern and Northern Indiana Rail-		
road General Mortgage Bonds, . . . . .	25,000 00	25,500 00
Michigan Southern and Northern Indiana Rail-		
road Second Mortgage Bonds, . . . . .	75,000 00	73,500 00
Pittsburg, Fort Wayne and Chicago Railroad		
First Mortgage Bonds, . . . . .	30,000 00	31,500 00
Pittsburg, Fort Wayne and Chicago Railroad		
Second Mortgage Bonds, . . . . .	50,000 00	49,000 00

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*Amounts carried forward, . . . . .* \$1,241,000 00 \$1,276,125 69

<i>Amounts brought forward, . . .</i>		\$1,241,000 00	\$1,276,125 69
Buffalo, New York and Erie R. R. Mort. Bonds,	75,000 00	71,250 00	
New York Central Railroad Mortgage Bonds, .	75,000 00	69,750 00	
Little Maimi Railroad Mortgage Bonds, . .	72,000 00	64,800 00	
New Jersey Railroad and Transportation Com- pany Mortgage Bonds, . . . . .	50,000 00	47,000 00	
Columbus and Xenia R. R. Mortgage Bonds,	50,000 00	48,000 00	
Cincinnati, Hamilton and Dayton Railroad Mortgage Bonds, . . . . .	50,000 00	48,000 00	
Indianapolis and Cincinnati R. R. Mort. Bonds,	25,000 00	23,250 00	
Chicago, Burlington and Quincy Railroad Mort- gage Bonds, . . . . .	30,000 00	33,600 00	
Des Moines Valley Railroad Mortgage Bonds, .	40,000 00	36,000 00	
Lake Shore Railroad Mortgage Bonds, . .	10,000 00	9,300 00	
Morris and Essex Railroad Mortgage Bonds, .	25,000 00	24,250 00	
800 shares New York, New Haven and Hart- ford Railroad, . . . . .	80,000 00	112,000 00	
150 " Conn. River Railroad, . . . . .	15,000 00	20,100 00	
900 " Lake Shore and Michigan So. R. R.,	90,000 00	85,950 00	
750 " Pittsburg, Fort Wayne and Chicago Railroad, . . . . .	75,000 00	69,375 00	
600 " Michigan Central Railroad, . . . .	60,000 00	69,600 00	
144 " Central Ohio Railroad, . . . . .	7,200 00	4,000 00	
1,000 " Morris and Essex Railroad, . . . .	50,000 00	45,000 00	
250 " Dubuque and Sioux City Railroad, .	25,000 00	17,500 00	
100 " Joliet and Chicago Railroad, . . . .	10,000 00	9,500 00	
500 " Albany and Susquehanna Railroad, .	50,000 00	45,500 00	
1,000 " Cleveland and Pittsburg Railroad, .	50,000 00	45,000 00	
600 " New York Central Railroad, . . . .	60,000 00	59,400 00	
50 " Connecticut River Company, . . . .	5,000 00	1,500 00	
100 " New Britain National Bank, New Britain, Conn., . . . . .	10,000 00	13,500 00	
400 " National Revere Bank, Boston, . . .	40,000 00	49,200 00	
100 " First National Bank, Boston, . . . .	10,000 00	20,000 00	
200 " National Bank of the State of Mis- souri, St. Louis, Mo., . . . . .	20,000 00	17,600 00	
50 " Merchants' Nat'l B'k, St. Louis, Mo.,	5,000 00	4,150 00	
50 " Merchants' Bank, St. Louis, Mo., . .	5,000 00	1,500 00	
200 " Mechanics' Bank, St. Louis, Mo., . .	20,000 00	19,800 00	
220 " Farmers' and Mechanics' National Bank, Philadelphia, Pa., . . . . .	22,000 00	29,700 00	
800 " Hartford Nat'l B'k, Hartford, Conn.,	80,000 00	128,000 00	
580 " Farmers' and Mechanics' National Bank, Hartford, Conn., . . . . .	58,000 00	78,300 00	
500 " Phoenix Nat'l B'k, Hartford, Conn.,	50,000 00	80,000 00	
250 " State Bank, Hartford, Conn., . . . .	25,000 00	31,250 00	
150 " Connecticut River Banking Com- pany, Hartford, Conn., . . . . .	7,500 00	10,500 00	
<i>Amounts carried forward, . . . .</i>		\$2,672,700 00	\$2,819,250 69

<i>Amounts brought forward, . . . . .</i>		\$2,672,700 00	\$2,819,250 69
200 shares	Ætna Nat'l Bank, Hartford, Conn., .	20,000 00	25,000 00
200 "	American Nat'l B'k, Hartford, Conn.,	10,000 00	12,600 00
200 "	City National Bank, Hartford, Conn.,	20,000 00	21,600 00
150 "	First National B'k, Hartford, Conn.,	15,000 00	21,000 00
300 "	Charter Oak National Bank, Hart- ford Conn., . . . . .	30,000 00	39,900 00
500 "	National Exchange Bank, Hartford, Conn., . . . . .	25,000 00	32,000 00
400 "	American Exchange National Bank, New York City, . . . . .	40,000 00	44,400 00
800 "	National Butchers' and Drovers' Bank, New York City, . . . . .	20,000 00	29,600 00
100 "	Hanover Nat'l B'k, New York City,	10,000 00	9,500 00
100 "	Nat'l City Bank, New York City, .	10,000 00	25,000 00
500 "	National Bank of Commerce, New York City, . . . . .	50,000 00	58,000 00
100 "	National Bank of the Common- wealth, New York City, . . . . .	10,000 00	8,800 00
300 "	Importers' and Traders' National Bank, New York City, . . . . .	30,000 00	51,000 00
200 "	Market Nat'l Bank, New York City,	20,000 00	25,000 00
1,200 "	Mechanics' National Bank, New York City, . . . . .	30,000 00	39,900 00
200 "	Merchants' Exchange National B'k, New York City, . . . . .	10,000 00	9,000 00
500 "	Metropolitan National Bank, New York City, . . . . .	50,000 00	67,500 00
1,000 "	Merchants' National Bank, New York City, . . . . .	50,000 00	58,000 00
400 "	Bank of the Manhattan Company, New York City, . . . . .	20,000 00	31,200 00
200 "	Nassau Bank, New York City, .	20,000 00	20,400 00
200 "	North River Bank, New York City,	10,000 00	9,000 00
400 "	Bank of New York (National), New York City, . . . . .	40,000 00	53,200 00
200 "	National Bank of North America, New York City, . . . . .	20,000 00	20,000 00
200 "	National Bank of the Republic, New York City, . . . . .	20,000 00	22,400 00
400 "	Ocean Nat'l Bank, New York City, .	20,000 00	3,000 00
400 "	People's Bank, New York City, .	10,000 00	15,000 00
500 "	Phenix Nat'l Bank, New York City,	10,000 00	10,000 00
400 "	Union Nat'l Bank, New York City, .	20,000 00	27,000 00
150 "	New York Life Insurance and Trust Company, New York City, . . . . .	15,000 00	45,000 00
100 "	Union Trust Co., New York City, .	10,000 00	15,000 00
		<hr/>	<hr/>
		\$3,337,700 00	\$3,668,250 69

## Securities held as Collateral for Cash Loans:—

		Market value.	Loaned thereon.
5 shares	Hartford Nat'l B'k, Hartford, Conn.,	\$800 00	\$260 00
12 "	Charter Oak National Bank, Hartford, Conn., . . . . .	1,596 00	600 00
5 "	Mercantile National Bank, Hartford Conn., . . . . .	625 00	600 00
80 "	Farmers' and Mechanics' National Bank, Hartford, Conn., . . . . .	10,800 00	6,460 00
16 "	Phoenix Nat'l Bank, Hartford, Conn.,	2,560 00	1,600 00
60 "	American Nat'l B'k, Hartford, Conn.,	3,780 00	3,000 00
10 "	City National Bank, Hartford, Conn.,	1,080 00	400 00
50 "	Travelers' Insurance Co., Hartford, Conn., . . . . .	6,250 00	5,000 00
88 "	Hartford Carpet Company, Hartford, Conn., . . . . .	20,920 00	5,780 00
283 "	Hartford City Gas Light Company, Hartford, Conn., . . . . .	14,150 00	4,600 00
37 "	Hartford and New Haven Railroad Company, Hartford, Conn., . . . . .	5,180 00	2,300 00
138 "	Collins Company, Hartford, Conn., .	1,104 00	380 00
500 "	Willimantic Linen Co., Willimantic, Conn., . . . . .	20,000 00	8,000 00
14 "	New Haven Steamboat Company, New Haven, Conn., . . . . .	4,200 00	260 00
6 "	National Bank of Commerce, New York City, . . . . .	696 00	320 00
20 "	Metropolitan National Bank, New York City, . . . . .	2,700 00	680 00
85 "	First National Bank, Suffield, Conn.,	10,200 00	4,080 00
15 "	Cleveland, Painsville and Ashtabula Railroad Company, . . . . .	750 00	240 00
	Housatonic Railroad Company's Bonds, . . . . .	1,500 00	1,400 00
	Quincy, (Ill.), Bonds, . . . . .	1,000 00	2,200 00
	Wabash and Western Railroad Bonds, . . . . .	900 00	
	Toledo, Wabash and Western R. R. Bonds, . . . . .	800 00	
	Springfield, (Ill.), Water Bonds, . . . . .	2,000 00	300 00
	Michigan Central Railroad Company's Bonds, . . . . .	1,120 00	520 00
	Peoria (Ill.), County Bonds, . . . . .	6,000 00	8,160 00
	Peoria (Ill.), City Bonds, . . . . .	2,000 00	
	Peoria (Ill.), Town Bonds, . . . . .	2,000 00	
		<hr/>	<hr/>
		\$124,711 00	\$57,140 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unincumbered real estate owned by the Company, . . . . .	\$405,000 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . . . . .	94,919 49
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	3,668,250 69
Cash loans on collateral security, . . . . .	57,140 00
Cash on hand in the office of the Company, . . . . .	14,557 62
Cash deposited in various banks, . . . . .	209,074 75
Interest due and accrued, (not included above), . . . . .	19,340 22
Premiums in course of collection (net), . . . . .	928,097 73
Gross present Assets, . . . . .	<u>\$5,396,380 50</u>

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$286,452 79
Claimed, reported and supposed losses, . . . . .	619,787 84
Losses disputed or resisted, including expenses thereon, . . . . .	32,630 45
Total am't of losses and claims, . . . . .	<u>\$938,871 08</u>
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire and inland risks, . . . . .	2,042,589 64
Due and accrued for rents, salaries and other miscellaneous expenses, . . . . .	500 00
Due for borrowed money, . . . . .	401,672 21
Gross present Liabilities, except Capital Stock, . . . . .	<u>3,383,632 93</u>
Surplus as regards Policy-holders, . . . . .	\$2,012,747 57
Paid-up Capital, . . . . .	<u>2,000,000 00</u>
Surplus over Capital, . . . . .	\$12,747 57

* Value of lands mortgaged, . . . . .	\$107,000 00
Value of buildings thereon, . . . . .	89,000 00
Total value of mortgaged property, . . . . .	\$196,000 00
Amount of insurance held as collateral, . . . . .	60,300 00

## ALPS INSURANCE COMPANY, ERIE, PA.

[Incorporated December 7, 1870. Commenced business December 12, 1870.]

O. NOBLE, *President*.*Secretary*, THOMAS F. GOODRICH.*Office*, Erie, Pa.*Attorney to accept service*, WILLIAM H. ELLISON, *Boston*.

## DETAILED STATEMENT OF ASSETS.

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
450 shares Second National Bank, Erie, . .	\$49,500 00	\$48,000 00
90 " Keystone National Bank, Erie, . .	10,800 00	10,000 00
35 " First National Bank, Erie, . .	4,200 00	2,500 00
50 " Citizens' National Bank, Titusville, . .	5,750 00	5,000 00
60 " Mercer Mining and Manuf'g Co., . .	1,500 00	1,500 00
170 " " " " " . .	4,250 00	3,500 00
9 " Erie and Pittsburg Railroad, . .	4,500 00	2,000 00
80 " Shenango and Alleghany Railroad, . .	2,400 00	1,400 00
4 bonds " " " " . .	3,400 00	2,000 00
6 " " " " " . .	5,100 00	5,000 00
1 bond " " " " . .	850 00	600 00
5 bonds " " " " . .	4,250 00	4,000 00
12 " Mercer Mining and Manuf'g Co., . .	10,200 00	10,000 00
4 " " " " " . .	3,400 00	3,500 00
5 " Erie City (\$1,000 each), . .	5,000 00	5,000 00
4 " Erie City (\$5,000 each), . .	20,000 00	20,000 00
40 " Erie City (\$500 each), . .	20,000 00	20,000 00
	<hr/> \$155,100 00	<hr/> \$144,000 00

## All other Assets and Property owned by the Company:—

	Cash value.
Salvages on losses paid, . . . . .	\$907 86
Office furniture, . . . . .	\$1,872 06
Secured claims, . . . . .	7,210 68
	<hr/> \$8,118 54

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . .	\$112,360 00
Cash loans on collateral security, . . . . .	144,000 00
Cash deposited in the Keystone National Bank, . .	44,307 75
Interest due or accrued (not included above), . .	8,640 00
Premiums in course of collection (net), . . . .	56,206 17
Premium notes taken for marine and inland risks, not yet due, . . . . .	3,046 72
<i>Amount carried forward</i> , . . . . .	<hr/> \$368,560 64

Total value of mortgaged property, . . . . .	\$169,000 00
Amount of insurance held as collateral, . . . . .	12,500 00

<i>Amount brought forward,</i> . . . . .	\$368,560 64	
All other assets and property, . . . \$1,872 06	8,118 54	
Gross present Assets, . . . . .	—————	\$376,679 18

## LIABILITIES.

Claimed, reported and supposed losses, . . . .	\$54,267 41	
Amount required to re-insure all outstanding risks, taken at 50 per cent of premiums received on unexpired fire risks, and the full amount of premiums received on marine risks not marked off, . . . . .	142,221 91	
Gross present Liabilities, except Capital Stock, . . . . .	—————	196,489 32
Surplus as regards Policy-holders, . . . . .		\$180,189 86
Paid-up Capital, . . . . .	\$200,000 00	
Net present Assets, . . . . .	180,189 86	
Impairment of Capital, . . . . .	\$19,810 14	

## AMAZON INSURANCE COMPANY, CINCINNATI, OHIO.

[Incorporated October 1, 1871. Commenced business, October 1, 1871.]

GAZZAM GANO, *President.**Secretary,* B. D. WEST.*Office, No. 126 Vine Street, Cincinnati, Ohio.**Attorney to accept service,* EDWARD STEARNS, *Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities owned by the Company:—

	Par value.	Market value.
7 United States 10-40 Regist'd Bonds (\$5,000 each), . . . . .	\$35,000 00	\$117,337 50
7 United States 10-40 Regist'd Bonds (\$10,000 each), . . . . .	70,000 00	
1 United States 10-40 Regist'd Bond, . . . . .	1,000 00	
9 United States 10-40 Regist'd Bonds (\$100 each), . . . . .	900 00	2,132 75
12 United States 5-20 Bonds of 1867 (\$1,000 each), . . . . .	12,000 00	17,587 50
6 United States 5-20 Bonds of 1867 (\$500 each), . . . . .	3,000 00	
55 United States 5-20 Bonds of 1865 (\$1,000 each), . . . . .	55,000 00	
1 United States 5-20 Bond of 1865, . . . . .	500 00	64,518 75
10 Alabama State Bonds, . . . . .	10,000 00	6,822 75
Mississippi Warrant, . . . . .	15,000 00	11,432 12
10 shares Cin., Rockport and S. W. Railroad, . . . . .	500 00	500 00
875 " Triumph Ins. Co.'s stock, \$11,980 00	—	—
Westwood School Hamilton Co., Bonds, . . . . .	12,100 00	12,100 00
Union County, Ohio, Bonds, . . . . .	4,000 00	4,000 00
	—————	—————
	\$219,000 00	\$236,431 37

## Securities held as Collateral for Cash Loans:—

		Cash Value.	Loaned Thereon.
50 shares Andes Ins. Company's Stock, . . . . .	} \$1,000 00	—	—
29 shares Triumph Ins. Com- pany's Stock, . . . . .		—	—
United States 5-20 Bonds, . . . . .	—	\$550 00	\$550 00
25 shares Triumph Ins. Com- pany's Stock, . . . . .	500 00	—	—
250 shares Triumph Ins. Com- pany's Stock, . . . . .	2,000 00	—	—
30 shares Pomeroy Iron Works, 75 shares Triumph Ins. Com- pany's Stock, . . . . .	— 950 00	3,000 00 —	3,000 00 —
300 shares Hall's Safe and Lock Company, . . . . .	—	30,000 00	25,000 00
Bottomry Bond, Str. Shannon, . . . . .	—	—	2,500 00
58 shares Cincinnati Gas Light and Coke Company, . . . . .	—	14,500 00	10,000 00
1,500 shares Triumph Ins. Com- pany's Stock, . . . . .	25,617 00	—	—
250 shares First National Bank, Mansfield, Ohio, . . . . .	—	25,000 00	20,000 00
50 shares Nat'l Rubber Co., . . . . .	—	6,250 00	4,000 00
	<u>\$30,067 00</u>	<u>\$79,300 00</u>	<u>\$65,050 00</u>

## All other Assets and Property owned by the Company:—

	Cash value.
Due from other Insurance Companies, . . . . .	\$7,608 79
Office furniture, safes, &c., . . . . .	\$10,000 00
Agency supplies, . . . . .	17,374 35
	<u>\$27,371 35</u>

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . . . . .	\$648,005 83
Cash market value of stocks, bonds and secu- rities owned by the Company, . . . . .	236,431 37
Cash loans on collateral security, \$30,067 00	65,050 00
Cash on hand in the office of the Company, . . . . .	1,081 77
Cash deposited in Bank, . . . . .	12,500 00
Interest due and accrued (not included above), . . . . .	1,249 35
Premiums in course of collection (net), . . . . .	58,561 57
<i>Amount carried forward, . . . . .</i>	<u>\$1,022,879 89</u>

* Value of lands mortgaged, . . . . .	\$930,383 00
Value of buildings thereon, . . . . .	786,017 00
Total value of mortgaged property, . . . . .	\$1,716,400 00
Amount of insurance held as collateral, . . . . .	257,069 00

<i>Amount brought forward,</i> . . . . .	\$1,022,879 89
Premium notes taken for marine and inland risks, not yet due, . . . . .	27,791 36
All other assets and property, . . . . .	\$27,371 35 7,608 79
Gross present Assets, . . . . .	<u>\$1,058,280 04</u>

LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$83,306 24
Claimed, reported and supposed losses, . . . . .	64,030 46
Losses disputed or resisted, including expenses thereon, . . . . .	12,000 00
Total amount of losses and claims, . . . . .	<u>\$159,336 70</u>
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire and inland risks, . . . . .	447,545 78
Cash dividends to stockholders, declared and unpaid, . . . . .	64 00
Due and accrued for rents, salaries, and other miscellaneous expenses, . . . . .	4,871 56
Gross present Liabilities, except Capital Stock, . . . . .	<u>611,818 04</u>
Surplus as regards Policy-holders, . . . . .	\$446,462 00
Paid-up Capital, . . . . .	\$500,000 00
Net present Assets, . . . . .	<u>446,462 00</u>
Impairment of Capital, . . . . .	\$53,538 00

AMERICAN CENTRAL INSURANCE COMPANY, ST. LOUIS, MO.

[Incorporated February, 1853. Commenced business February, 1853.]

GEO. P. PLANT, *President*.

*Secretary*, GEO. T. CRAM.

*Office at St. Louis.*

*Attorney to accept service*, GEORGE O. CARPENTER, *Boston*.

DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company :—

	Par value.	Market value.
United States 6 per cent. Currency Bonds,		
Registered, . . . . .	\$150,000 00	\$172,500 00
United States Registered Bonds, . . . . .	50,000 00	56,500 00
Missouri 6 per cent. Bonds, . . . . .	120,000 00	112,800 00
	<u>\$320,000 00</u>	<u>\$341,800 00</u>

All other Assets and Property owned by the Company :—

Office furniture and supplies, . . . . .	\$7,500 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of bonds owned by the	
Company, . . . . .	\$341,800 00
Cash on hand in the office of the Company, . . . . .	1,475 14
Cash deposited in various banks, . . . . .	131,876 47
Premiums in course of collection (net), . . . . .	62,292 07
All other assets and property, . . . . .	\$7,500 00
Gross present Assets, . . . . .	————— \$537,443 68

## LIABILITIES.

Adjusted losses and claims, un-	
paid, . . . . .	\$20,000 00
Claimed, reported and supposed	
losses, . . . . .	11,498 28
Losses disputed or resisted, in-	
cluding expenses thereon, . . . . .	6,000 00
Net amount of unpaid losses, . . . . .	————— \$37,498 28
Amount required to re-insure all outstanding	
risks, taken at 50 per cent. of premiums re-	
ceived on unexpired fire risks, . . . . .	197,390 24
Gross present Liabilities, except Capital	
Stock, . . . . .	————— 234,888 52
Surplus as regards Policy-holders, . . . . .	\$302,555 16
Paid-up Capital, . . . . .	275,000 00
Surplus over Capital, . . . . .	————— \$27,555 16

## AMERICAN FIRE INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated February 23, 1810. Commenced business March 12, 1810.]

THOMAS R. MARIS, *President*. Secretary, ALBERT C. L. CRAWFORD.*Office, No 310 Walnut Street, Philadelphia.**Attorney to accept service, GEORGE E. FOSTER, Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
100 shares North Pennsylvania Railroad, . . . . .	\$5,000 00	\$5,000 00
Elmira and Williamsport R. R. Co.'s Loan, . . . . .	1,000 00	570 00
Harrisburg, Portsmouth, Mt. Joy and Lancaster		
R. R. Co.'s Loan, . . . . .	10,000 00	9,200 00
Delaware R. R. Co.'s Loan, guaranteed, . . . . .	5,000 00	4,500 00
Little Schuylkill R. R. and Navigation Co.'s 7		
per cent. Loan, . . . . .	5,000 00	4,900 00
<i>Amounts carried forward, . . . . .</i>	————— \$26,000 00	————— \$24,170 00

<i>Amounts brought forward,</i> . . . . .	\$26,000 00	\$24,170 00
Delaware and Raritan Canal and Camden and Amboy R. R. and Transportation Co.'s Loan,	3,000 00	2,940 00
Delaware and Raritan Canal and Camden and Amboy R. R. and Trans. Co.'s 1st Mortgage,	24,000 00	22,440 00
Susquehanna Canal Co.'s Loan, . . . . .	7,000 00	5,390 00
Schuylkill Navigation Co.'s Loan, 1st Mort'ge,	12,000 00	9,480 00
" " " " 1882 "	1,225 00	931 00
Chesapeake and Delaware Canal Co.'s Loan, .	10,000 00	8,900 00
Delaware Division Canal Co.'s Loan, 1st Mort.,	15,000 00	12,750 00
Lehigh Coal and Navigation Co.'s Loan, 1884, 1st Mortgage, . . . . .	20,000 00	17,500 00
Coal Ridge Improvement and Coal Co.'s Loan, 1st Mortgage, . . . . .	10,000 00	8,000 00
American S. S. Co.'s Loan, guaranteed by Pa. R. R. Co., . . . . .	15,000 00	12,000 00
Franklin Institute of Phila. 5 per cent. Loan, .	2,500 00	1,750 00
18 shares Phila. and Lancaster Turnpike Co., .	900 00	50 00
State of Tennessee 5 per cent. Loan, . . . .	10,000 00	7,000 00
" " 6 per cent. Loan, . . . . .	10,000 00	7,925 00
City and County of Erie (Pa.) Loan, . . . .	1,600 00	1,120 00
County of Chester (Pa.) Loan, . . . . .	25,000 00	25,000 00
50 shares Union Bank of Tennessee, . . . .	5,000 00	—
Trustees of University of Pennsylvania, . . .	10,000 00	10,000 00
	<hr/>	<hr/>
	\$208,225 00	\$177,346 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
400 shares Pennsylvania Salt Manuf'g Co., .	\$26,000 00	\$18,000 00
397 " Pennsylvania Railroad, . . . . .	22,529 75	8,500 00
200 " Philadelphia and Reading R. R., . .	11,800 00	} 10,000 00
Susquehanna Canal Co.'s Bond, . . . . .	770 00	
200 shares Little Schuylkill R. R., Coal and Navigation Co., . . . . .	9,500 00	5,000 00
20 " Buck Mountain Coal Co., . . . . .	800 00	500 00
30 " American Fire Ins. Co., \$3,500 00	—	—
	<hr/>	<hr/>
	\$71,399 75	\$42,000 00

## All other Assets and Property owned by the Company:—

	Cash value.
Rents due and accrued, . . . . .	\$733 72
Ground rents, well secured, . . . . .	41,040 83
	<hr/>
	\$41,774 55

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$150,100 00
Loans on mortgage of real estate (first liens), including interest due or accrued thereon,* . . . . .	490,751 96
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	177,346 00
Cash loans on collateral security, . . . . .	42,000 00
Cash on hand in the office of the Company, . . . . .	1,825 57
Cash deposited in Bank of No. America, Philadelphia, \$91,502.48; Fidelity Ins., Trust and Safe Deposit Co., \$60,000, . . . . .	151,502 48
Interest due and accrued (not included above), . . . . .	5,927 43
Premiums in course of collection (net), . . . . .	31,347 78
All other assets and property, . . . . .	41,774 55
Gross present Assets, . . . . .	<hr/> \$1,092,575 77

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$3,349 90
Claimed, reported and supposed losses, . . . . .	237,026 42
Losses disputed or resisted, including expenses thereon, . . . . .	2,000 00
Total am't of losses and claims, ————	\$242,376 32
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	171,962 71
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon, . . . . .	263,095 96
Cash dividends to stockholders, declared and unpaid, . . . . .	862 50
Gross present Liabilities, except Capital Stock, . . . . .	<hr/> 678,297 49
Surplus as regards Policy-holders, . . . . .	\$414,278 28
Paid-up Capital, . . . . .	400,000 00
Surplus over Capital, . . . . .	<hr/> \$14,278 28

* Value of lands mortgaged, . . . . .	\$359,075 00
Value of buildings thereon, . . . . .	739,475 00
Total value of mortgaged property, . . . . .	\$1,098,550 00
Amount of insurance held as collateral, . . . . .	389,000 00

## ARCTIC FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated July 18, 1853. Commenced business, July 28, 1853.]

VINCENT TILYU, *President.**Secretary*, CHAS. BAMBURGH.*Office*, No. 112 Broadway, New York.*Attorney to accept service*, J. EDWARD HOLLIS, Boston.

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States six per cent. Currency Bonds, Registered, . . . . .	\$175,000 00	\$197,750 00

Securities held as Collateral for Cash Loans:—

	Cash value.	Loaned thereon.
139 shares New York Central and Hudson River Railroad, . . . . .	\$14,500 00	\$11,000 00

All other Assets and Property owned by the Company:—

	Cash value.
Salvages on losses paid, . . . . .	\$8,834 92
Office furniture and safe, . . . . .	\$1,000 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$14,459 11	
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . . . . .	46,575 00	
Cash market value of stocks, bonds and secu- rities owned by the Company, . . . . .	197,750 00	
Cash loans on collateral security, . . . . .	11,000 00	
Cash on hand in the office of the Company, . . . . .	4,438 69	
Cash deposited in the St. Nicholas Nat'l Bank, . . . . .	3,065 21	
Interest due and accrued (not included above), . . . . .	73 77	
Premiums in course of collection (net), . . . . .	18,623 20	
Premium notes taken for marine and inland risks, not yet due, \$7,619.25; overdue and not paid, \$510, . . . . .	8,129 25	
All other assets and property, . . . . .	\$1,000 00	8,834 92
Gross present Assets, . . . . .		<u>\$312,949 15</u>
<i>Amount carried forward,</i> . . . . .		\$312,949 15

* Value of lands mortgaged, . . . . .	\$32,000 00
Value of buildings thereon, . . . . .	76,000 00

Total value of property mortgaged, . . . . .	\$108,000 00
Amount of insurance held as collateral, . . . . .	47,000 00

*Amount brought forward,* . . . . . \$312,949 15

LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$1,541 81	
Claimed, reported and supposed losses, . . . . .	96,071 69	
Losses disputed or resisted, including expenses thereon, . . . . .	3,375 00	
Total amount of losses and claims, . . . . .	\$100,988 50	
Less re-insurance, . . . . .	11,497 52	
Net amount of unpaid losses, . . . . .		\$89,490 98
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire and inland risks, . . . . .	52,144 28	
Cash dividends to stockholders, declared and unpaid, . . . . .	285 00	
Due and accrued for rents, salaries and other miscellaneous expenses, . . . . .	683 33	
Gross present Liabilities, except Capital Stock, . . . . .		142,603 59
Surplus as regards Policy-holders, . . . . .		\$170,345 56
Paid-up Capital, . . . . .	\$250,000 00	
Net present Assets, . . . . .	170,345 56	
Impairment of Capital, . . . . .	\$79,654 44*	

ATLANTIC INSURANCE COMPANY, BROOKLYN, NEW YORK.

[Incorporated December 30, 1871. Commenced business, January 2, 1872.]

JOHN D. COCKS, *President.* Secretary, WILLIAM D. CORNELL.

*Office, No. 160 Atlantic Street, Brooklyn.*

*Attorney to accept service, HORACE V. FREEMAN, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by Company:—

	Par value.	Market value.
United States Registered Bonds of 1881, . . . . .	\$50,000 00	\$57,312 50
“ “ 5-20 Bonds, Registered, . . . . .	50,000 00	56,375 00
“ “ 5-20 Coupon Bonds, of 1865, . . . . .	50,000 00	56,625 00
	\$150,000 00	\$170,312 50

\* An assessment of 33½ per cent. was ordered, payable February 26, 1873.

## Securities held as Collateral for Cash Loans:—

	Cash value.	Loaned thereon.
United States Bonds of 1881, . . . .	\$29,000 00	\$25,000 00
“ “ “ o 1865, . . . .	11,325 00	10,000 00
“ “ “ of 1881, . . . .	11,462 50	10,000 00
Delaware, Lackawana and W. R. R., . . .	12,458 76	10,000 00
Elizabeth City Bonds, . . . .	930 00	900 00
	<hr/> \$65,176 26	<hr/> \$55,900 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$35,669 83	
Cash market value of stocks, bonds and securities owned by the Company, . . . .	170,312 50	
Cash loans on collateral security, . . . .	55,900 00	
Cash on hand in the office of the Company, . .	10,852 35	
Cash deposited in Nassau National Bank, . .	9,312 45	
Interest due and accrued (not included above), .	85 65	
Premiums in course of collection (net), . .	21,130 67	
Gross present Assets, . . . .	<hr/>	\$303,263 45

## LIABILITIES.

Claimed, reported and supposed losses, . . .	\$31,327 08	
Losses disputed or resisted, including expenses thereon, . . . . .	2,500 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . .	55,013 78	
Gross present Liabilities, except Capital Stock, . . . . .	<hr/>	88,840 86
Surplus as regards Policy-holders, . . . . .		\$214,422 59
Paid-up Capital, . . . . .		200,000 00
Surplus over Capital, . . . . .		<hr/> \$14,422 59

* Value of lands mortgaged, . . . . .	\$44,500 00
Value of buildings thereon, . . . . .	46,000 00

Total value of mortgaged property, . . . . .	\$90,500 00
Amount of insurance held as collateral, . . . . .	30,200 00

## ATLANTIC FIRE AND MARINE INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated May, 1852. Commenced business June, 1852.]

J. S. PARISH, *President.**Secretary*, T. W. HAYWARD, Jr.*Office*, Providence, R. I.*Attorney to accept service*, HAMMOND VINTON, Boston.

## DETAILED STATEMENT OF ASSETS.

## Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
200 shares Globe National Bank, . . . .	\$10,000 00	\$11,600 00
120 “ Northern Bank, . . . .	12,000 00	11,400 00
200 “ Weybosset National Bank, . . . .	10,000 00	12,000 00
12 “ Fifth National Bank, . . . .	600 00	720 00
200 “ American National Bank, . . . .	10,000 00	10,800 00
21 “ American Exchange Nat'l Bank, . . . .	2,100 00	2,373 00
100 “ Fourth National Bank, . . . .	10,000 00	11,200 00
100 “ Delaware and Hudson Canal Co., . . . .	10,000 00	11,900 00
100 “ Michigan Central Railroad, . . . .	10,000 00	11,450 00
100 “ Chicago, Rock Island and P. R. R., . . . .	10,000 00	11,100 00
City of Elizabeth Bonds, . . . .	10,000 00	10,000 00
Chicago, Burlington and Quincy R. R. Bonds, . . . .	10,000 00	10,000 00
	<hr/>	<hr/>
	\$104,700 00	\$114,543 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
185 shares Nicholson File Company, . . . .	\$7,400 00	\$5,630 69
16 “ National Exchange Bank, . . . .	960 00	779 22
30 “ American Steamboat Company, . . . .	3,000 00	362 50
44 “ Providence Gas Company, . . . .	4,400 00	1,712 50
15 “ Mechanics' National Bank, . . . .	900 00	750 00
390 “ Lexington Copper Mining Co., . . . .	780 00	187 50
10 “ Union Bank, . . . .	560 00	558 59
	<hr/>	<hr/>
	\$18,000 00	\$9,981 00

## All other Assets and Property owned by the Company:—

	Cash value.
Rents due and accrued, . . . . .	\$4,226 70

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate	
owned by the Company, . . . .	\$144,436 26
Stocks, bonds and securities owned by	
the Company, . . . .	114,543 00
Cash loans on collateral security, . . . .	9,981 00
Cash on hand in the office of the Company, . . . .	3,143 03
	<hr/>
<i>Amount carried forward</i> , . . . .	\$272,103 29

<i>Amount brought forward,</i> . . . . .	\$272,103 29	
Cash deposited in various banks, . . . . .	65,279 82	
Interest due and accrued (not included above), . . . . .	621 94	
Premiums in course of collection (net), . . . . .	14,146 19	
Premium notes taken for marine and inland risks, not yet due, . . . . .	1,622 50	
All other assets and property, . . . . .	4,226 70	
Gross present Assets, . . . . .	<u>          </u>	\$358,000 44

## LIABILITIES.

Claimed, reported and supposed losses, . . . . .	\$142,345 82	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	29,309 11	
Cash dividends to stockholders, declared and unpaid, . . . . .	436 00	
Due and accrued for rents, salaries, and other miscellaneous expenses, . . . . .	1,218 75	
Gross present Liabilities, except Capital Stock, . . . . .	<u>          </u>	173,309 68
Surplus as regards Policy-holders, . . . . .		\$184,690 76
Paid-up Capital, . . . . .	\$200,000 00	
Net present Assets, . . . . .	<u>184,690 76</u>	
Impairment of Capital, . . . . .	\$15,309 24	

## ATLANTIC MUTUAL INSURANCE COMPANY, NEW YORK.

[Incorporated April 11, 1842. Commenced business, 1842.]

JOHN D. JONES, *President*.*Secretary*, JOSEPH H. CHAPMAN.*Office*, No. 51 Wall Street, New York.*Attorney to accept service*, G. WINTHROP COFFIN, Boston.

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds, and other Securities owned by the Company:—

	Par value.	Market value.
United States 5 per cent Bonds, . . . . .	\$1,125,000 00	\$1,068,750 00
United States 6 per cent. Bonds, . . . . .	5,700,000 00	5,615,000 00
Ohio State Bonds, . . . . .	73,000 00	67,890 00
New York State 6 per cent. Bonds, . . . . .	65,000 00	61,750 00
New York State 7 per cent. Bonds, . . . . .	172,000 00	172,000 00
Missouri State Bonds, . . . . .	43,000 00	38,700 00
Connecticut State Bonds, . . . . .	200,000 00	190,000 00
Illinois State Bonds, . . . . .	38,000 00	36,100 00
<i>Amounts carried forward,</i> . . . . .	<u>\$7,416,000 00</u>	<u>\$7,250,190 00</u>

<i>Amounts brought forward,</i>	\$7,416,000 00	\$7,250,190 00
Brooklyn City Bonds,	100,000 00	90,000 00
Kings County Bonds,	103,000 00	92,700 00
New York County Bonds,	200,000 00	190,000 00
Queens County Bonds,	50,000 00	45,000 00
Jersey City Water Loan,	100,000 00	95,000 00
American Exchange Bank,	23,600 00	23,600 00
Bank of America,	90,000 00	90,000 00
Bank of New York,	64,400 00	64,400 00
Bank of Commonwealth,	5,000 00	4,000 00
Continental Bank,	40,000 00	28,000 00
Hanover Bank,	28,200 00	19,740 00
Leather Manufacturers' Bank,	15,600 00	15,600 00
Merchants' Bank,	97,750 00	97,750 00
Mechanics' Bank,	45,900 00	45,900 00
Manhattan Company Bank,	8,550 00	8,550 00
Merchants' Exchange Bank,	4,250 00	3,400 00
Market Bank,	50,000 00	50,000 00
Metropolitan Bank,	45,000 00	45,000 00
Phoenix Bank,	40,000 00	36,000 00
Union Bank,	40,000 00	40,000 00
Delaware and Lackawanna and Western Rail- road Company's Bonds,	32,000 00	28,800 00
Delaware and Hudson Canal Company's Bonds,	50,000 00	45,000 00
New York Central Railroad Company's 6 per cent. Bonds,	39,000 00	35,100 00
	<hr/>	<hr/>
	\$8,688,250 00	\$8,443,730 00

## Securities held as Collateral for Cash Loans:—

	Cash value.	Loaned thereon.
Bank of Commerce,	\$33,000 00	\$25,000 00
Bank of America,	48,000 00	40,000 00
Bank of the Republic,	27,000 00	22,000 00
Bank of New York,	1,300 00	1,000 00
Chatham Bank,	14,000 00	10,000 00
City Bank,	5,000 00	2,000 00
Central National Bank,	4,750 00	3,000 00
Continental Bank,	29,000 00	20,000 00
Corn Exchange Bank,	6,500 00	5,000 00
Fourth National Bank,	12,000 00	10,000 00
Marine National Bank,	16,000 00	10,000 00
Mechanics' and Traders' Bank,	15,000 00	12,000 00
Merchants' Bank,	1,150 00	1,000 00
Merchants' National Bank, Savannah,	25,000 00	15,000 00
Metropolitan Bank,	2,700 00	2,400 00
Nassau Bank, Brooklyn,	20,000 00	15,000 00
New York Exchange Bank,	4,900 00	4,300 00
Ninth National Bank,	2,100 00	1,800 00
	<hr/>	<hr/>
<i>Amounts carried forward,</i>	\$267,400 00	\$199,500 00

<i>Amounts brought forward,</i> . . . . .	\$267,400 00	\$199,500 00
Phoenix Bank, . . . . .	1,500 00	1,300 00
Shoe and Leather Bank, . . . . .	2,500 00	1,700 00
Tradesman's Bank, . . . . .	3,000 00	2,200 00
Atlantic and Gulf Railroad Company's Bonds (guaranteed), . . . . .	4,000 00	2,000 00
Chicago, Rock Island and Pacific R. R. Stock, . . . . .	66,000 00	55,000 00
Chicago and Alton Railroad Stock, . . . . .	550 00	400 00
Chicago and Northwest Railroad Stock, . . . . .	58,000 00	37,500 00
Delaware and Hudson Canal Co.'s Stock, . . . . .	85,000 00	69,600 00
Delaware, Lackawanna and Western R. R. Co.'s Stock, . . . . .	44,500 00	38,000 00
Pennsylvania Coal Co.'s Stock, . . . . .	50,000 00	30,000 00
Lake Shore and Michigan Southern R. R. Co.'s Stock, . . . . .	350,000 00	275,000 00
Morris and Essex Railroad Co.'s Stock, . . . . .	4,600 00	4,000 00
Michigan Southern and Northern Ind. R. R. Co. (guaranteed), . . . . .	20,000 00	17,000 00
Milwaukee and St. Paul R. R. Co.'s Stock, . . . . .	26,000 00	20,000 00
New York Central and Hudson River R. R. Co.'s Stock, . . . . .	263,000 00	222,000 00
New York Central and Hudson River R. R. Co.'s Scrip, . . . . .	2,550 00	2,000 00
New York, New Haven and Hartford R. R. Co.'s Stock, . . . . .	33,000 00	24,000 00
New York and Harlem R. R. Co.'s Stock, . . . . .	5,500 00	4,000 00
New Jersey R. R. and Transportation Co.'s Stock, . . . . .	12,000 00	10,000 00
Rensselaer and Saratoga R. R. Co., . . . . .	82,500 00	65,000 00
Burlington and Missouri River R. R. Co.'s Stock, . . . . .	1,100 00	800 00
Atlantic Fire Insurance Co.'s Stock, . . . . .	2,500 00	1,000 00
Atlantic Mutual Insurance Company's Scrip, \$128,000, = \$68,400, . . . . .	-	-
American Dock and Improvement Co.'s Bonds, . . . . .	1,900 00	1,000 00
Brooklyn Assessment Fund, . . . . .	22,000 00	20,000 00
Brooklyn Trust Co.'s Stock, . . . . .	6,000 00	3,000 00
Delaware and Hudson Canal Co.'s Bonds, . . . . .	50,000 00	40,000 00
Metropolitan Gas Light Co.'s Stock, . . . . .	19,500 00	16,000 00
New York Warehouse and Security Co.'s Stock, . . . . .	45,000 00	40,000 00
New York Guarantee and Indemnity Co.'s Stock, . . . . .	120,000 00	81,000 00
New York State Stock, . . . . .	60,000 00	50,000 00
Union Mutual Insurance Co.'s Scrip, . . . . .	8,000 00	6,000 00
Williamsburg Gas Light Co.'s Certificates of Indebtedness, . . . . .	6,000 00	5,000 00
Western Union Telegraph Co.'s Stock, . . . . .	48,000 00	30,000 00
<i>Amounts carried forward,</i> . . . . .	\$1,771,600 00	\$1,374,000 00

<i>Amounts brought forward,</i>	\$1,771,600 00	\$1,374,000 00
Certificates of Deposit in Trust Companies,	86,760 00	52,000 00
Buffalo, New York and Erie R. R. Co.'s Bonds,	6,500 00	4,000 00
Cleveland and Pittsburg R. R. Co.'s Bonds,	4,800 00	4,000 00
Cincinnati, Hamilton and Dayton R. R. Co.'s Bonds,	2,600 00	2,000 00
Grand River Valley R. R. Co.'s Bonds,	20,000 00	18,000 00
Great Western Railway Co. of Illinois Bonds,	1,900 00	1,500 00
Hannibal and St. Joseph R. R. Co.'s Bonds,	4,000 00	2,000 00
Lake Shore and Michigan Southern R. R. Co.'s Bonds,	11,000 00	9,500 00
Montgomery and West Point R. R. Co.'s Bonds,	1,500 00	800 00
New York and Erie Railway Co.'s Bonds,	128,000 00	105,000 00
New York and Harlem R. R. Co.'s Bonds,	8,000 00	6,000 00
Quincy and Warsaw R. R. Co.'s Bonds,	950 00	800 00
Toledo and Wabash R. R. Co.'s Bonds,	900 00	500 00
Union Pacific, First Mortgage Bonds,	4,500 00	2,000 00
Quincy and Toledo R. R. Co.,	1,800 00	1,000 00
United States Stocks,	432,000 00	378,600 00
	<u>\$2,486,810 00</u>	<u>\$1,961,700 00</u>

All other Assets and Property owned by the Company:—

	Cash value.
Re-insurance due from other Companies,	\$300,000 00

#### SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company,	\$200,000 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	17,000 00
Cash market value of stocks, bonds and securities owned by the Company,	8,443,730 00
Cash loans on collateral security,	1,961,700 00
Cash deposited in various banks,	1,715,098 81
Interest due and accrued (not included above),	3,268 06
Premium notes taken for marine and inland risks, not yet due, \$2,755,374.14; overdue and not paid, \$106,635.12,	2,862,009 26
All other assets and property,	300,000 00
Gross present Assets,	<u>15,502,806 13</u>
<i>Amount carried forward,</i>	\$15,502,806 13

* Value of land mortgaged,	\$15,000 00
Value of buildings thereon,	22,000 00
Total value of mortgaged property,	\$37,000 00
Amount of insurance held as collateral,	8,000 00

*Amount brought forward,* . . . . . \$15,502,806 13

LIABILITIES.

Adjusted losses and claims, unpaid,	\$123,797 81
Claimed, reported and supposed losses,	1,695,860 41
Losses disputed or resisted, including expenses thereon,	268,500 00
Total amount of losses and claims,	<u>\$2,088,158 22</u>
Amount required to re-insure all outstanding risks, taken at the full amount of premiums received on marine risks not marked off,	2,212,160 70
Principal unpaid on scrip ordered to be redeemed,	145,000 00
All other debts and obligations; viz., return premiums, \$162,100.76; other demands, \$36,952.08,	199,052 84
Gross present Liabilities, except Scrip,	<u>4,644,371 76</u>
Surplus as regards Policy-holders,	\$10,858,434 37
Scrip issued, and authorized to be issued, which has not been cancelled or ordered to be redeemed,	<u>7,927,800 00</u>
Surplus over Scrip,	<u>\$2,930,634 37</u>

BANGOR INSURANCE COMPANY, BANGOR, MAINE.

[Incorporated February, 1872. Commenced business, May, 1872.]

M. LINCOLN, *President*.

[JOHN S. CHADWICK, *Secretary*.

*Office, Bangor, Me.*

*Attorney to accept service, AUGUSTUS S. LOVETT, Boston.*

DETAILED STATEMENT OF ASSETS.

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
60 shares National Bank Stock, . . . . .	\$8,100 00	\$6,000 00
20 " Kenduskeag Bank, . . . . .	2,700 00	2,000 00
50 " Orono Bank, . . . . .	6,000 00	5,000 00
61 " Mercantile Bank, . . . . .	3,812 00	3,000 00
27 " Bangor Boom Company, . . . . .	2,970 00	2,000 00
24 " Maine Telegraph Company, . . . . .	1,800 00	1,200 00
Dexter, (Me.), Town Bonds, . . . . .	2,116 00	2,000 00
United States 5-20 Bonds, . . . . .	6,900 00	6,000 00
Burlington and Cedar Rapids Railroad, . . . . .	900 00	1,000 00
Androscoggin and Kennebec Railroad, . . . . .	2,070 00	2,000 00
Penobscot Boom and Oldtown Bridge Co., . . . . .	1,100 00	1,000 00
State of Maine Bonds, . . . . .	2,100 00	2,000 00
	<u>\$40,568 00</u>	<u>\$33,200 00</u>

## Other Cash Loans:—

Loaned on first mortgage real estate, . . . . .	\$3,400 00
Loaned on personal security, . . . . .	\$5,000

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	\$226,528 00
Cash loans on collateral security, . . . . .	33,200 00
Other cash loans, . . . . .	\$5,000 00 3,400 00
Cash on hand in the office of the Company, . . . . .	7,518 06
Cash deposited in Second National Bank, . . . . .	15,787 27
Interest due and accrued (not included above), . . . . .	1,403 00
Premiums in course of collection (net), . . . . .	18,189 29
Premium notes taken for marine and inland risks, not yet due, . . . . .	6,656 63
Gross present Assets, . . . . .	<u>\$312,682 25</u>

## LIABILITIES.

Claimed, reported and supposed losses, . . . . .	\$50,805 96
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, and the full amount of premiums received on marine risks not marked off, . . . . .	37,714 65
Due and accrued for rents, salaries and other miscellaneous expenses, . . . . .	929 45
Gross present Liabilities, except Capital Stock, . . . . .	<u>89,450 06</u>
Surplus as regards Policy-holders, . . . . .	\$223,232 19
Paid-up Capital, . . . . .	<u>200,000 00</u>
Surplus over Capital, . . . . .	\$23,232 19

## BLACK RIVER INSURANCE COMPANY, WATERTOWN, N. Y.

[Incorporated March 23, 1872. Commenced business March 23, 1872.]

G. LORD, *Vice-President.**Secretary,* OREN C. FROST.*Office, Watertown, N. Y.**Attorney to accept service, JAMES GOODMAN, Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Currency Bonds, . . . . .	\$50,000 00	\$56,625 00

All other Assets and Property owned by the Company:—

Office furniture and supplies, . . . . .	\$4,721 72
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\* Total value of mortgaged property, \$417,500.

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$15,000 00	
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . . . . .	188,745 65	
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	56,625 00	
Cash on hand in the office of the Company . . . . .	987 00	
Cash deposited in Geo. F. Paddock and Company's Bank, . . . . .	97,108 43	
Premiums in course of collection (net), . . . . .	14,433 78	
All other assets and property, . . . . .	\$4,721 72	
Gross present Assets, . . . . .	—————	\$372,899 86

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$24,262 15	
Claimed, reported and supposed losses, . . . . .	49,954 85	
Total am't of losses and claims, . . . . .	\$74,217 00	
Less re-insurance, . . . . .	3,750 00	
Net amount of unpaid losses, . . . . .	—————	\$70,467 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	63,058 45	
Gross present Liabilities, except Capital Stock, . . . . .	—————	133,525 45
Surplus as regards Policy-holders, . . . . .		\$239,374 41
Paid-up Capital, . . . . .	\$250,000 00	
Net present Assets, . . . . .	239,374 41	
Impairment of Capital, . . . . .	\$10,625 59	
Value of lands mortgaged, . . . . .		\$353,425 00
Value of buildings thereon, . . . . .		90,825 00
Total value of mortgaged property, . . . . .		\$444,250 00
Amount of insurance held as collateral, . . . . .		60,550 00

# BREWERS' FIRE INSURANCE COMPANY OF AMERICA, MILWAUKEE, WIS.

[Incorporated August, 1868. Commenced business April, 1869.]

JACOB OBERMANN, *President.*

*Secretary,* JOSEPH SCHLITZ.

*Office at Milwaukee.*

*Attorney to accept service,* FRANKLIN S. PHELPS, *Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, . . . . .	\$100,000 00	\$113,183 74
Milwaukee County 8 per cent. Bonds, . . . . .	198,200 00	208,110 00
	<hr/>	<hr/>
	\$298,200 00	\$321,293 74

All other Assets and Property owned by the Company:—

	Cash value.
Due from other companies for re-insurance, . . . . .	\$300 00
Office furniture, . . . . .	\$750 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgage of real estate (first liens), including interest due or accrued thereon,* . . . . .	\$8,150 00	
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	321,293 74	
Cash on hand in the office of the Company, . . . . .	285 82	
Cash deposited in various banks, . . . . .	52,869 66	
Interest due and accrued (not included above), . . . . .	388 11	
Premiums in course of collection (net), . . . . .	31,032 99	
All other assets and property, . . . \$750 00	300 00	
Gross present Assets, . . . . .	<hr/>	\$414,320 32

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$13,937 46	
Claimed, reported and supposed losses, . . . . .	24,800 00	
Total am't of losses and claims, . . . . .	<hr/>	\$38,737 46
Salvage claims, . . . . .	2,500 00	
Net amount of unpaid losses, . . . . .	<hr/>	\$36,237 46
<i>Amounts carried forward, . . . . .</i>	<hr/>	<hr/>
	\$36,237 46	\$414,320 32

* Value of lands mortgaged, . . . . .	\$12,000 00
Value of buildings thereon, . . . . .	19,000 00
Total value of mortgaged property, . . . . .	<hr/>
Amount of insurance held as collateral, . . . . .	\$31,000 00
	12,300 00

<i>Amounts brought forward,</i> . . . . .	\$36,237 46	\$414,320 32
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	144,958 43	
Gross present Liabilities, except Capital Stock, . . . . .		181,195 89
Surplus as regards Policy-holders, . . . . .		\$233,124 43
Paid-up Capital, . . . . .		200,000 00
Surplus over Capital, . . . . .		\$33,124 43

## BREWERS' AND MALTSTERS' INSURANCE COMPANY, NEW YORK.

[Incorporated September 25, 1871. Commenced business September 25, 1871.]

CHAS. W. STANDART, *President.*

*Secretary,* WM. B. OGDEN.

*Office, No. 139 Broadway.*

*Attorney to accept service,* EDWARD STEARNS, *Boston.*

### DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds, . . . . .	\$100,000 00	\$113,500 00
New York City Bond, . . . . .	26,000 00	26,000 00
	<u>\$126,000 00</u>	<u>\$139,500 00</u>

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
5 shares Chicago, B. and Q. R. R., . . . . .	\$562 50	\$5,300 00
10 " Central R. R. of New Jersey, . . . . .	1,030 62	
50 " Continental Insurance Company, . . . . .	5,500 00	
	<u>\$7,093 12</u>	

All other Assets and Property owned by the Company:—

	Cash value.
Salvages on losses paid, . . . . .	\$12,562 05
Re-insurance due from other Companies, . . . . .	989 19
Office furniture and maps, . . . . .	\$2,203 01
	<u>\$13,551 24</u>

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$22,023 33	
Cash market value of stocks, bonds and other securities owned by the company, . . . . .	139,500 00	
Cash loans on collateral security, . . . . .	5,300 00	
Cash on hand in the office of the Company, . . . . .	5,118 92	
Cash deposited in Nassau Bank, . . . . .	14,020 51	
Interest due and accrued (not included above), . . . . .	863 34	
Premiums in course of collection (net), . . . . .	29,710 59	
Premium notes taken for marine and inland risks, not yet due, . . . . .	52,082 44	
All other assets and property, . . . \$2,203 01	13,551 24	
Gross present Assets, . . . . .		\$282,170 37

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$6,629 00	
Claimed, reported and supposed losses, . . . . .	40,371 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire and inland risks, . . . . .	74,073 77	
Due and accrued for rents, salaries and other miscellaneous expenses, . . . . .	458 33	
All other debts and obligations, viz., return premiums, . . . . .	298 57	
Gross present Liabilities, except Capital Stock, . . . . .		121,830 67
Surplus as regards Policy-holders, . . . . .		\$160,339 70
Paid-up Capital, . . . . .	\$200,000 00	
Net present Assets, . . . . .	160,339 70	
Impairment of Capital, . . . . .	\$39,660 30†	

* Value of lands mortgaged, . . . . .	\$40,000 00
Value of buildings thereon, . . . . .	23,000 00
Total value of mortgaged property, . . . . .	\$63,000 00
Amount of insurance held as collateral, . . . . .	20,000 00

† An assessment of 20 per cent. on the capital was ordered.

## CAPITAL CITY INSURANCE COMPANY, ALBANY, N. Y.

[Incorporated February 1, 1865. Commenced business February 1, 1865.]

FRANK CHAMBERLAIN, *President.**Secretary,* JAMES F. CROSBY.*Office, Nos. 438 and 440 Broadway.**Attorney to accept service, HORACE V. FREEMAN, Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881, Registered, . . . . .	\$86,000 00	\$98,900 00
United States 5-20 Bonds of 1867, Registered, . . . . .	54,500 00	62,130 00
Central Pacific First Mortgage Gold Bonds, . . . . .	9,000 00	8,910 00
	<hr/>	<hr/>
	\$149,500 00	\$169,940 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
30 shares Rome, Watertown and Ogdensburg R. R., . . . . .	\$3,000 00	\$2,000 00

All other Assets and Property owned by the Company:—

	Cash value.
Due from other companies for re-insurance, . . . . .	\$600 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of stocks, bonds and securities owned by the Company, . . . . .	\$169,940 00	
Cash loans on collateral security, . . . . .	2,000 00	
Cash on hand in the office of the Company, . . . . .	165 00	
Cash deposited in Mechanics' and Farmers' Bank, . . . . .	2,151 31	
Interest due and accrued (not included above), . . . . .	5,049 72	
Premiums in course of collection (net), . . . . .	3,083 95	
All other assets and property, . . . . .	600 00	
Gross present Assets, . . . . .	<hr/>	\$182,989 98

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$1,503 00	
Claimed, reported and supposed losses, . . . . .	3,147 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	11,071 30	
Due and accrued for rents, salaries, and other miscellaneous expenses, . . . . .	400 00	
Gross present Liabilities, except Capital Stock, . . . . .	<hr/>	16,121 30
Surplus as regards Policy-holders, . . . . .		\$166,868 68
Paid-up Capital, . . . . .		150,000 00
Surplus over Capital, . . . . .		<hr/>
		\$16,868 68

## CITIZENS' INSURANCE COMPANY, NEW YORK.

[Incorporated April, 1836. Commenced business, April, 1837.]

JAMES M. McLEAN, *President*.*Secretary*, EDWARD A. WALTON.*Office, No. 156 Broadway New York.**Attorney to accept service, WM. H. ELLISON, Boston.*

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Registered Bonds of 1867, .	\$100,000 00	\$113,500 00
United States 6 per cent. Reg'd Bonds of 1881, .	50,000 00	57,250 00
United States 5-20 Coupon Bonds, 1865-7, .	100,000 00	113,500 00
State of Virginia 6 per cent. Bonds, . . . .	30,000 00	16,500 00
South Carolina 6 per cent. Bonds, . . . .	20,000 00	10,000 00
Lake Shore and Michigan Southern R. R. Bonds, .	50,000 00	50,000 00
National Citizens' Bank Stock, . . . . .	15,000 00	22,500 00
	<hr/>	<hr/>
	\$365,000 00	\$383,250 00

Securities held as Collateral for Cash Loans:—

Manhattan Life Insurance Stock, . . . .	\$4,000 00	\$1,500 00
“ “ “ “ . . . .	4,000 00	2,000 00
National Citizens' Bank Stock, . . . .	1,500 00	1,200 00
“ “ “ “ . . . .	6,375 00	6,500 00
Harlem Bank Stock, . . . . .	2,500 00	
Butchers' and Drovers' National Bank Stock, .	3,375 00	2,500 00
New York Balance Dock Company Stock, . .	1,500 00	1,200 00
Metropolitan Gas Light Company Stock, . .	3,000 00	7,500 00
Real Estate Trust Company Stock, . . . .	4,000 00	
Bank of the Metropolis Stock, . . . . .	2,500 00	
“ “ “ “ . . . . .	3,000 00	2,500 00
Union Trust Company Stock, . . . . .	13,650 00	10,000 00
Harlem Gas Light Company Stock, . . . .	9,887 50	10,000 00
Manhattan Gas Light Company Stock, . . .	8,625 00	
New York Central and Huson River R. R. Stock, .	39,800 00	20,000 00
“ “ “ “ “ “ . . . .	9,950 00	8,000 00
“ “ “ “ “ “ . . . .	1,000 00	850 00
Lake Shore and Michigan So. Railroad Stock, .	5,000 00	4,000 00
United States 6 per cent. Bonds, 1881, . . .	572 50	500 00
United States 5-20 Bonds, 1865, . . . . .	11,300 00	10,000 00
“ “ “ “ “ “ . . . .	113 00	700 00
“ “ “ “ 1862, . . . . .	685 50	
	<hr/>	<hr/>
	\$136,333 50	\$88,950 00

All other Assets and Property owned by the Company:—

	Cash value.
Salvages on losses paid, . . . . .	\$2,000 00
Rents due and accrued, . . . . .	283 33
Re-insurance due from other Companies, . . .	7,195 88
Furniture and fixtures, . . . . .	\$6,000 00

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\$9,479 21

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$45,000 00	
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . . . . .	147,558 87	
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	383,250 00	
Cash loans on collateral security, . . . . .	88,950 00	
Cash deposited in various banks, . . . . .	25,590 16	
Interest due and accrued (not included above), . . . . .	2,523 92	
Premiums in course of collection (net), . . . . .	33,340 73	
All other assets and property, . . . \$6,000 00	9,479 21	
Gross present Assets, . . . . .		\$735,692 89

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$3,173 66	
Claimed, reported and supposed losses, . . . . .	128,451 34	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	192,659 73	
Interest due or unpaid on scrip, . . . . .	28 50	
Cash dividends to stockholders, declared and unpaid, . . . . .	279 30	
Due and accrued for rents, salaries and other miscellaneous expenses, . . . . .	1,500 00	
All other debts and obligations, viz., return premiums, . . . . .	1,200 00	
Gross present Liabilities, except Capital Stock, . . . . .		327,292 53
Surplus as regards Policy-holders, . . . . .	\$408,400 36	
Paid-up Capital, . . . . .	300,000 00	
Surplus over Capital, . . . . .	\$108,400 36	

* Value of lands mortgaged, . . . . .	\$225,000 00
Value of buildings thereon, . . . . .	185,500 00
Total value of mortgaged property, . . . . .	\$410,500 00
Amount of insurance held as collateral, . . . . .	125,200 00

## CITY INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated January, 1864. Commenced business March, 1864.]

GEORGE L. CLARKE, *President.**Secretary,* EDWARD S. BABBITT.*Office, Providence, R. I.**Attorney to accept service,* JOHN W. PORTER, *Boston.*

## DETAILED STATEMENT OF ASSETS.

## Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
600 shares Nat'l B'k of Commerce, Providence,	\$30,000 00	\$33,300 00
120 " First National Bank, Providence, .	12,000 00	14,760 00
200 " Weybosset Nat'l Bank, Providence,	10,000 00	12,800 00
140 " Roger Williams National Bank, Providence, . . . . .	10,500 00	11,480 00
200 " Rhode Island Nat'l B'k, Providence,	5,000 00	4,500 00
50 " Second National Bank, Providence,	5,000 00	6,150 00
50 " Merchants' Nat'l Bank, Providence,	2,500 00	3,000 00
20 " Northern Bank, Providence, . .	2,000 00	2,000 00
37 " City National Bank, Providence, .	1,850 00	2,220 00
10 " National Bank of North America, Providence, . . . . .	500 00	600 00
	<hr/>	<hr/>
	\$79,350 00	\$90,810 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
50 shares American Diamond Drill Co., N. Y.,	\$5,000 00	\$4,011 66
30 " Northern Bank, Providence, . .	3,000 00	2,375 00
50 " Blackstone Canal Nat'l Bank, Provi- dence, . . . . .	1,500 00	1,250 00
30 " Grocers' and Producers' Nat'l Bank, Providence, . . . . .	1,500 00	1,250 00
20 " Fifth National Bank, Providence, .	1,250 00	1,000 00
40 " Willimantic Gas Company, . . .	1,000 00	625 00
10 " Delaware, Lackawana and Western Railroad, . . . . .	500 00	312 50
82 " Fitchville Manufacturing Company,	8,200 00	1,200 00
	<hr/>	<hr/>
	\$21,950 00	\$12,024 16

## All other Assets owned by the Company:—

	Cash value.
Office furniture, . . . . .	\$1,137 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$2,150 00
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	90,810 00
Cash loans on collateral security, . . . . .	12,024 16
Cash on hand in the office of the Company, . . . . .	6,463 03
Cash deposited in various banks, . . . . .	33,091 34
Interest due and accrued (not included above), . . . . .	1,470 00
Premiums in course of collection (net), . . . . .	13,259 27
All other assets and property, . . . . .	\$1,137 00
Gross present Assets, . . . . .	<hr/> \$159,267 80

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$1,250 00
Claimed, reported and supposed losses, . . . . .	9,525 00
Losses disputed or resisted, including expenses thereon, . . . . .	1,000 00
Total am't of losses and claims, . . . . .	\$11,775 00
Salvage claims, . . . . .	3,150 00
Net amount of unpaid losses, . . . . .	<hr/> \$8,625 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	42,457 50
Cash dividends to stockholders, declared and unpaid, . . . . .	2,292 50
Due and accrued for rents, salaries and other miscellaneous expenses, . . . . .	200 00
All other debts and obligations; viz., State and local taxes, . . . . .	31 20
Gross present Liabilities, except Capital Stock, . . . . .	<hr/> 53,606 20
Surplus as regards Policy-holders, . . . . .	\$105,661 60
Paid-up Capital, . . . . .	100,000 00
Surplus over Capital, . . . . .	<hr/> \$5,661 60

\* Total value of mortgaged property, . . . . . \$5,000 00  
Amount of insurance held as collateral, . . . . . 3,000 00

## CITY FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated April 26, 1833. Commenced business June 6, 1833.]

SAMUEL TOWNSEND, *President.**Secretary,* DAVID J. BLANVELT.*Office, No. 111 Broadway, New York.**Attorney to accept service, WILLIAM A. BEATTIE, Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
1,800 shares Tradesmen's Nat'l B'k, New York,	\$72,000 00	\$107,280 00
United States 5-20 Registered Bonds, 1865, .	20,000 00	22,500 00
	<hr/> \$92,000 00	<hr/> \$129,780 00

All other Assets and Property owned by the Company:—

	Cash value.
Due from agents (paid since December 31), . . . .	\$958 13

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the company, . . . . .	\$3,500 00	
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	293,117 30	
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	129,780 00	
Cash on hand in the office of the Company, .	498 30	
Cash deposited in various banks, . . . . .	28,417 15	
Interest due and accrued (not included above), .	4,320 00	
Premiums in course of collection (net), . . .	3,557 61	
All other assets and property, . . . . .	958 13	
Gross present Assets, . . . . .	<hr/>	\$464,148 49

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$15,710 25	
Claimed, reported and supposed losses, . . . .	37,780 48	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	33,093 88	
Due and accrued for rents, salaries, and other miscellaneous expenses, . . . . .	1,250 00	
All other debts and obligations; viz., State and local taxes, \$350; return premium, \$65.64, .	415 64	
Gross present Liabilities, except Capital Stock, . . . . .	<hr/>	88,250 25
Surplus as regards Policy-holders, . . . . .		\$375,898 24
Paid-up Capital, . . . . .		210,000 00
Surplus over Capital, . . . . .		<hr/> \$165,898 24

* Value of lands mortgaged, . . . . .	\$298,800 00
Value of buildings thereon, . . . . .	372,000 00
Total value of mortgaged property, . . . . .	\$670,800 00
Amount of insurance held as collateral, . . . . .	247,800 00

## CLINTON FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated July, 1850. Commenced business July 11, 1850.]

JAMES B. AMES, *President.**Secretary,* JOHN BARRY.*Office, No. 156 Broadway, New York.**Attorney to accept service, CHARLES H. FROTHINGHAM, Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States Registered Bonds of 1867, . . .	\$80,000 00	\$90,700 00
“ “ Registered Bonds of 1881, . . .	56,000 00	64,120 00
“ “ 6 per cent. Currency Bonds, . . .	50,000 00	56,500 00
Delaware and Hudson Canal Co.'s Bonds, . . .	30,000 00	30,300 00
	<hr/>	<hr/>
	\$216,000 00	\$241,620 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
200 shares N. Y. Central and Hudson Riv. R. R.,	\$20,100 00	\$20,000 00
100 “ Lake Shore Railroad, . . . . .	9,575 00	
25 “ Hanover Bank, . . . . .	2,500 00	3,000 00
East River Bank Stock, . . . . .	1,363 00	
	<hr/>	<hr/>
	\$33,538 00	\$23,000 00

All other Assets and Property owned by the Company:—

	Cash value.
Office furniture, . . . . .	\$2,500 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$111,345 75	
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	241,620 00	
Cash loans on collateral security, . . . . .	23,000 00	
Cash on hand in the office of the Company, . .	3,198 78	
Cash deposited in American Exchange Nat'l Bank, . . . . .	10,053 96	
Interest due and accrued (not included above),	1,487 50	
Premiums in course of collection (net), . . .	29,622 97	
All other assets and property, . . . \$2,500 00		
Gross present Assets, . . . . .	<hr/>	\$420,328 96
<i>Amount carried forward,</i> . . . . .		\$420,328 96

* Value of lands mortgaged, . . . . .	\$226,000 00
Value of buildings thereon, . . . . .	160,000 00

Total value of property mortgaged, . . . . .	\$386,000 00
Amount of insurance held as collateral, . . . . .	95,550 00

*Amount brought forward,* . . . . . \$420,328 96

# LIABILITIES.

Claimed, reported and supposed

losses, . . . . . \$51,623 00

Less re-insurance, . . . . . 4,950 00

Net amount of unpaid losses, . . . . . \$46,673 00

Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire and inland risks, . . . . . 68,156 95

Due and accrued for rents, salaries, and other miscellaneous expenses, . . . . . 1,259 65

All other debts and obligations; viz., return premiums, \$686.22; re-insurance, \$1,389.41, . . . . . 2,075 63

Gross present Liabilities, except Capital

Stock, . . . . . 118,165 23

Surplus as regards Policy-holders, . . . . . \$302,163 73

Paid-up Capital, . . . . . 250,000 00

Surplus over Capital, . . . . . \$52,163 73

## COLUMBIA FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated March 24, 1853. Commenced business March, 1853.]

ALFRED DOUGLAS, *President.*

*Secretary,* JOHN B. ARTHUR.

*Office, No. 161 Broadway, New York.*

*Attorney to accept service,* EDWARD STEARNS, *Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 10-40 Bonds, . . . . .	\$55,000 00	\$60,637 50
“ “ 5-20 Bonds, . . . . .	116,300 00	131,267 87
“ “ Bonds, of 1881, . . . . .	10,000 00	11,450 00
Tennessee 6 per cent. Bonds, . . . . .	15,000 00	12,150 00
	<u>\$196,300 00</u>	<u>\$215,505 37</u>

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
112 shares Home Insurance Company (new), . . . . .	\$11,200 00	\$10,000 00
20 “ Niagara Insurance Company, . . . . .	1,000 00	500 00
30 “ Arctic Insurance Company, . . . . .	750 00	600 00
25 “ Guardian Life Insurance Company, . . . . .	2,500 00	2,000 00
\$5,000 People's Gas Light Company, . . . . .	5,500 00	6,000 00
\$1,700 Standard Fire Insurance Company, . . . . .	1,700 00	
60 shares Williamsburg City Fire Insurance Company, . . . . .	3,000 00	2,500 00
114 “ Relief Fire Insurance Company, . . . . .	5,700 00	4,000 00
<i>Amounts carried forward,</i> . . . . .	<u>\$31,350 00</u>	<u>\$25,600 00</u>

<i>Amounts brought forward,</i> . . . . .	\$31,350 00	\$25,600 00
5 shares Merchants' Insurance Company, . . . . .	312 50	} 500 00
10 " Equitable Fire Insurance Company, . . . . .	595 00	
25 " Bowery National Bank, . . . . .	4,250 00	1,000 00
\$26,000 United States 5-20 Bonds, . . . . .	29,120 00	25,500 00
\$9,000 Cedar Falls and Minnesota R. R. Bonds, } . . . . .	13,500 00	10,000 00
\$1,000 Columbus and Indianapolis R. R. Bonds, } . . . . .		
\$5,000 Indianapolis, Bloomington and Western } R. R. Bonds, . . . . .		
50 shares German-American Bank, . . . . .	5,150 00	} 5,000 00
22 " American Insurance Company, . . . . .	1,650 00	
\$4,000 First Mortgage 7 per cent. Toledo, Peoria and Warsaw R. R., . . . . .	6,300 00	4,000 00
\$1,000 Mortgage Bond Long Dock Company, . . . . .		
\$2,000 Indiana and Illinois Central Railroad 7 per cent. Gold Bond, . . . . .		
\$3,000 check on Phenix Bank, . . . . .	3,000 00	3,000 00
	<hr/>	<hr/>
	\$95,227 50	\$74,600 00

All other Assets and Property owned by the Company:—

Office furniture, safes, &c., . . . . .	<sup>Cash value.</sup> \$4,000 00
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#### SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . . . . .	\$69,925 50	
Cash market value of stocks, bonds and securi- ties owned by the Company, . . . . .	215,505 37	
Cash loans on collateral security, . . . . .	74,600 00	
Cash on hand in the office of the Company, . . . . .	25,678 75	
Cash deposited in the Fourth National Bank, . . . . .	7,622 65	
Interest due and accrued (not included above), . . . . .	6,411 66	
Premiums in course of collection (net), . . . . .	25,069 09	
All other assets and property, . . . . .	\$4,000 00	
Gross present Assets, . . . . .	<hr/>	\$424,813 02

#### LIABILITIES.

Claimed, reported and supposed losses, . . . . .	\$78,908 04	
Losses disputed or resisted, including expenses thereon, . . . . .	4,000 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire and inland risks, . . . . .	72,617 44	
Gross present Liabilities, except Capital Stock, . . . . .	<hr/>	155,525 48
Surplus as regards Policy-holders, . . . . .		\$269,287 54

* Value of lands mortgaged, . . . . .	\$55,000 00
Value of buildings thereon, . . . . .	100,000 00
Total value of property mortgaged, . . . . .	\$155,000 00
Amount of insurance held as collateral, . . . . .	61,000 00

Paid-up Capital, . . . . .	\$300,000 00
Net present Assets, . . . . .	269,287 54
	<hr/>
Impairment of Capital, . . . . .	\$30,712 46

### COMMERCE INSURANCE COMPANY, ALBANY, N. Y.

[Incorporated June 1, 1859. Commenced business, June 1, 1859.]

ADAM VAN ALLEN, *President.* Secretary, RICHARD V. DE WITT.

*Office, Albany, N. Y.*

*Attorney to accept service, WILLIAM B. SEARS, Boston.*

#### DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Currency Bonds, .	\$250,000 00	\$282,500 00
First National Bank, Albany, Stock, . . . .	12,500 00	21,250 00
	<hr/>	<hr/>
	\$262,500 00	\$303,750 00

All other Assets and Property owned by the Company:—

	Cash value.
Rents due and accrued, . . . . .	\$500 00

#### SUMMARY OF ASSETS, DECEMBER 31, 1872:

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$45,000 00
Cash market value of stocks and bonds owned by the Company, . . . . .	303,750 00
Cash on hand in the office of the Company, .	982 12
Cash deposited in the First Nat'l Bank, Albany, .	30,254 43
Interest due and accrued (not included above), .	250 00
Premiums in course of collection (net,). . .	16,491 37
All other assets and property, . . . . .	500 00
Gross present Assets, . . . . .	<hr/>
	\$397,227 92

#### LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$1,500 00
Claimed, reported and supposed losses, . . . . .	51,985 00
Losses disputed or resisted, including expenses thereon, . . . . .	1,100 00
Total am't of losses and claims, . . . . .	<hr/>
	\$54,585 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	123,899 13

*Amounts carried forward, . . . . .* \$178,484 13 \$397,227 92

<i>Amounts brought forward,</i> . . . . .	\$178,484 13	\$397,228 92
All other debts and obligations, viz., return premiums, . . . . .	986 63	
Gross present Liabilities, except Capital Stock, . . . . .		179,470 76
Surplus as regards Policy-holders, . . . . .		\$217,757 16
Paid-up Capital, . . . . .		200,000 00
Surplus over Capital, . . . . .		\$17,757 16

### COMMERCE FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated April 13, 1859. Commenced business April 18, 1859.]

BENJ. BABCOCK, *President.*

*Secretary,* WM. E. HOXIE.

*Office, No. 104 Broadway, New York.*

*Attorney to accept service, T. FRANK REED, Boston.*

#### DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Reg'd Bonds of 1881, . . . . .	\$100,000 00	\$114,750 00
“ “ 6 per cent. Currency Bonds, . . . . .	45,000 00	50,850 00
“ “ 5 per cent. 10-40 Bonds, . . . . .	25,000 00	27,500 00
New York State Loan and Trust Co.'s Stock, . . . . .	5,000 00	5,000 00
	\$175,000 00	\$198,100 00

All other Assets and Property owned by the Company:—

Office furniture and safe, . . . . .	\$2,000 00
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#### SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . . . . .	\$36,210 00
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	198,100 00
Cash on hand in the office of the Company, . . . . .	2,011 72
Cash deposited in Leather Manuf. Nat'l Bank, . . . . .	9,083 38
Premiums in course of collection (net), . . . . .	3,268 88
All other assets and property, . . . . .	\$2,000 00
Gross present Assets, . . . . .	\$248,673 98
<i>Amount carried forward,</i> . . . . .	\$248,673 98

* Value of lands mortgaged, . . . . .	\$60,000 00
Value of buildings thereon, . . . . .	65,000 00
Total value of mortgaged property, . . . . .	\$125,000 00
Amount of insurance held as collateral, . . . . .	20,000 00

*Amount brought forward,* . . . . . \$248,673 98

LIABILITIES.

Claimed, reported and supposed losses, . . .	\$76,750 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire and inland risks, . . .	33,525 67	
Due and accrued for rents, . . . . .	900 00	
Due for borrowed money, . . . . .	79,000 00	
All other debts and obligations; viz., interest accrued on borrowed money, . . . . .	235 00	
Gross present Liabilities, except Capital Stock, . . . . .		190,410 67
Surplus as regards Policy-holders, . . . . .		\$58,263 31
Paid-up Capital, . . . . .	\$200,000 00	
Net present Assets, . . . . .	58,263 31	
Impairment of Capital, . . . . .	\$141,736 69*	

CONNECTICUT FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June, 1850. Commenced business July, 1850.]

JOHN B. ELDREDGE, *President.*

*Secretary,* M. BENNETT, Jr.

*Office,* Hartford, Conn.

*Attorney to accept service,* HORACE E. DARLING, Boston.

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881, . . .	\$120,000 00	\$139,800 00
United States 5-20 Bonds of 1867, . . . . .	30,000 00	34,350 00
State of Connecticut Bonds, . . . . .	30,000 00	30,300 00
City of Hartford Bonds, . . . . .	10,000 00	9,800 00
Cincinnati and Indiana Railroad Bonds, . . .	10,000 00	9,000 00
Chicago, Dubuque and Minnesota R. R. Bonds, . .	10,000 00	10,000 00
Burlington and Missouri River R. R. Bonds, . .	10,000 00	10,200 00
Chicago and Iowa Railroad Bonds, . . . . .	20,000 00	20,000 00
Jackson, Lansing and Saginaw Railroad Bonds, . .	40,000 00	41,600 00
Michigan Central Railroad Bonds, . . . . .	20,000 00	20,000 00
375 shares New York, New Haven and Hartford Railroad Stock, . . . . .	37,500 00	53,250 00
50 " Boston and Albany Railroad Stock, . . .	5,000 00	7,500 00
205 " Hartford National Bank Stock, . . . .	20,500 00	32,390 00
<i>Amounts carried forward,</i> . . . . .	\$363,000 00	\$418,190 00

\* An assessment of \$140,000 was made for this, and paid in January 15, 1873.

<i>Amounts brought forward,</i> . . . . .		\$363,000 00	\$418,190 00
250 shares Farmers' and Mechanics' National Bank Stock, . . . . .			
	25,000 00	33,000 00	
200	" First National Bank Stock, . . . . .	20,000 00	29,200 00
200	" National Exchange Bank Stock, . . . . .	10,000 00	12,400 00
200 " Importers' and Traders' National Bank Stock, . . . . .			
	20,000 00	36,000 00	
100	" Ætna National Bank Stock, . . . . .	10,000 00	12,500 00
62	" Charter Oak National Bank Stock, . . . . .	6,200 00	7,936 00
34	" Phoenix National Bank Stock, . . . . .	3,400 00	5,304 00
		<hr/>	<hr/>
		\$457,600 00	\$554,530 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States Bonds, . . . . .	\$1,160 00	\$600 00
12 shares Hartford National Bank, . . . . .	1,896 00	450 00
51 " Conn. Fire Insurance Company, . . . . .	5,100 00	1,282 50
13 " Railway Passengers' Insurance Co., . . . . .	1,300 00	285 00
32 " Ætna Insurance Company, . . . . .	3,840 00	1,500 00
40 " National Insurance Company, . . . . .	3,000 00	1,500 00
15 bonds Connecticut Western Railroad, . . . . .	13,650 00	13,000 00
10 shares Hartford Fire Insurance Company, . . . . .	1,300 00	1,300 00
50 " New York, New Haven and Hartford Railroad, . . . . .		
	7,100 00	3,375 00
2 bonds Hartford, Providence and Fishkill Railroad, . . . . .		
	1,880 00	1,200 00
1 Town of Hartford Bond, . . . . .	1,000 00	442 50
		<hr/>
		\$41,226 00
		<hr/>
		\$24,935 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of stocks, bonds and securities owned by the company, . . . . .	\$554,530 00
Cash loans on collateral security, . . . . .	24,935 00
Cash on hand in the office of the Company, . . . . .	16,565 50
Cash deposited in various banks, . . . . .	67,742 28
Premiums in course of collection (net), . . . . .	46,500 00
Gross present Assets, . . . . .	<hr/>
	\$710,272 78

## LIABILITIES.

Claimed, reported and supposed losses, . . . . .	\$50,525 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	130,645 24
Due for borrowed money, . . . . .	25,000 00
Gross present Liabilities, except Capital Stock, . . . . .	<hr/>
	206,170 24
Surplus as regards Policy-holders, . . . . .	\$504,102 54
Paid-up Capital, . . . . .	500,000 00
	<hr/>
Surplus over Capital, . . . . .	\$4,102 54

## CONTINENTAL INSURANCE COMPANY, NEW YORK.

[Incorporated November, 1852. Commenced business, January, 1853.]

GEO. T. HOPE, *President.**Secretary,* CYRUS PECK.*Office, Nos. 100 and 102 Broadway, New York.**Attorney to accept service, ALBERT BOWKER, Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881, . . .	\$60,000 00	\$68,700 00
“ “ “ “ Currency, . . .	400,000 00	453,000 00
Alabama 8 per cent. Bonds, . . .	10,000 00	8,400 00
So. Carolina 6 per cent. (old) Bonds, . . .	20,000 00	10,000 00
Tennessee 6 per cent. (old) Bonds, . . .	20,000 00	16,000 00
35 shares Dry Goods Bank, N. Y., . . .	3,500 00	3,500 00
175 “ St. Nicholas National Bank, . . .	17,500 00	19,862 50
	<hr/> \$531,000 00	<hr/> \$579,462 50

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
191 shares U. S. Life Insurance Company, . . .	\$14,325 00	\$9,000 00
225 “ Brooklyn City Railroad, . . .	4,500 00	2,850 00
40 “ Broadway Insurance Company, . . .	1,500 00	
100 “ Safe Deposit Company, New York, . . .	2,500 00	3,500 00
16 “ Delaware and Hudson Canal Co., . . .	1,920 00	
15 “ National Park Bank, . . .	2,250 00	2,500 00
20 “ Lafayette Fire Insurance Company, . . .	1,000 00	
16 “ Hanover National Bank, . . .	1,520 00	1,320 00
5 “ United States Trust Company, . . .	1,125 00	2,000 00
10 “ Long Island Safe Deposit Company, . . .	750 00	
150 “ Govt. Security Life Insurance Co., . . .	1,500 00	2,000 00
25 “ St. Nicholas National Bank, . . .	2,837 50	
40 “ Fulton Bank, Brooklyn, . . .	4,800 00	4,000 00
12 “ Metropolitan National Bank, . . .	1,560 00	5,000 00
20 “ Home Life Insurance Co., Brooklyn, . . .	2,400 00	
140 “ Safe Deposit Company, New York, . . .	3,500 00	4,000 00
50 “ New York Central and Hudson River R. R., . . .	5,000 00	
2 “ United States 6 per cent. Bonds of 1881, Registered, . . .	2,290 00	2,000 00
2 “ United States 6 per cent. Bonds of 1881, Registered, . . .	2,290 00	1,900 00
2 “ Georgia 7 per cent. Bonds, . . .	1,335 00	1,200 00
	<hr/> \$58,902 50	<hr/> \$41,270 00

All other Assets and Property owned by the Company:—

	Cash value.
Rents due and accrued, . . . . .	\$3,433 33

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$632,000 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . . . . .	467,607 89
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	579,462 50
Cash loans on collateral security, . . . . .	41,270 00
Cash deposited in various banks, . . . . .	389,766 29
Interest due and accrued (not included above), . . . . .	1,913 41
Premiums in course of collection (net), . . . . .	168,798 55
All other assets and property, . . . . .	3,433 33
Gross present Assets, . . . . .	<u>\$2,284,251 97</u>

## LIABILITIES.

Claimed, reported and supposed losses, . . . . .	\$409,770 58
Losses disputed or resisted, including expenses thereon, . . . . .	<u>13,000 00</u>
Total amount of losses and claims, . . . . .	\$422,770 58
Less re-insurance, . . . . .	42,642 66
Net amount of unpaid losses, . . . . .	<u>\$380,127 92</u>
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	801,175 27
Principal unpaid on scrip ordered to be redeemed, . . . . .	33,496 00
Interest due or unpaid on scrip, . . . . .	14,570 02
Cash dividends to stockholders, declared and unpaid, . . . . .	1,724 50
Gross present Liabilities, except Capital Stock, . . . . .	<u>1,231,093 71</u>
Surplus as regards Policy-holders, . . . . .	\$1,053,158 26
Paid-up Capital, . . . . .	<u>1,000,000 00</u>
Surplus over Capital, . . . . .	\$53,158 26

* Value of lands mortgaged, . . . . .	\$536,400 00
Value of buildings thereon, . . . . .	<u>806,350 00</u>
Total value of mortgaged property, . . . . .	\$1,342,750 00
Amount of insurance held as collateral, . . . . .	432,621 00

## DELAWARE MUTUAL SAFETY INSURANCE COMPANY, PHILADELPHIA, PA.\*

[Incorporated April 10, 1835. Commenced business August 6, 1835.]

THOMAS C. HAND, *President.**Secretary,* HENRY LYLURN.*Office, Philadelphia, Pa.**Attorney to accept service,* W. V. HUTCHINS, *Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds, 1897, . . .	\$300,000 00	\$341,250 00
State of Pennsylvania 6 per cent. Bonds, . . .	200,000 00	215,440 00
City of Philadelphia 6 per cent. Bonds, . . .	200,000 00	203,931 25
State of New Jersey 6 per cent. Bonds, . . .	164,000 00	169,740 00
State of Tennessee 5 per cent. Bonds, . . .	30,000 00	21,975 00
State of Tennessee 6 per cent. Bonds, . . .	7,000 00	5,127 50
380 shares Pennsylvania Railroad, . . .	19,000 00	22,562 50
105 “ North Pennsylvania Railroad, . . .	5,250 00	5,250 00
Pennsylvania Railroad First Mortgage 6 per cent. Bonds, . . . . .	20,000 00	20,200 00
Pennsylvania Railroad Second Mortgage 6 per cent. Bonds, . . . . .	25,000 00	24,500 00
Western Pennsylvania Railroad Mortgage 6 per cent. Bonds, . . . . .	25,000 00	19,500 00
80 shares Philadelphia and Southern Mail Steamship Company, . . . . .	10,000 00	4,000 00
American Steamship Co. 6 per cent. Bonds, . . .	40,000 00	32,000 00
Stock, scrip, &c., of sundry corporations, estimated value, . . . . .	10,677 00	7,100 00
	<hr/>	<hr/>
	\$1,055,927 00	\$1,092,576 25

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 5-20 Bonds, . . . . .	\$140,000 00	\$125,000 00

All other Assets and Property owned by the Company:—

	Cash value.
Salvages on losses paid, . . . . .	\$500 00

## SUMMARY OF ASSETS, OCTOBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$70,000 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,† . . .	240,568 00
	<hr/>
<i>Amount carried forward,</i> . . . . .	\$310,568 00

\* The statement of this Company is made up for the year ending October 31, 1872.

† Value of lands mortgaged, . . . . .	\$364,700 00
Value of buildings thereon, . . . . .	205,800 00
	<hr/>
Total value of mortgaged property, . . . . .	\$470,500 00
Amount of insurance held as collateral, . . . . .	159,200 00

<i>Amount brought forward,</i> . . . . .	\$310,568 00
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	1,092,576 25
Cash loans on collateral security, . . . . .	125,000 00
Cash on hand in the office of the Company, . . . . .	1,944 67
Cash deposited in various banks, . . . . .	96,684 50
Interest due and accrued (not included above), . . . . .	795 00
Premiums in course of collection (net), . . . . .	77,548 96
Premium notes taken for marine and inland risks, not yet due, \$276,324.64; overdue, and not paid, \$10,735 33, . . . . .	287,059 97
All other assets and property, . . . . .	500 00
Gross present Assets, . . . . .	<hr/> \$1,992,677 35

## LIABILITIES.

Claimed, reported and supposed losses, . . . . .	\$104,018 00
Losses disputed or resisted, including expenses thereon . . . . .	4,000 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine risks not marked off, . . . . .	273,761 27
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon, . . . . .	69,985 63
Principal unpaid on scrip ordered to be redeemed, . . . . .	4,905 00
Interest due or unpaid on scrip, . . . . .	} 4,670 60
Cash dividends to stockholders, declared and unpaid, . . . . .	
Due and accrued for rents, salaries and other miscellaneous expenses, . . . . .	1,120 00
All other debts and obligations; viz., State and local taxes, . . . . .	11,658 90
Gross present Liabilities, except Capital Stock and Scrip, . . . . .	<hr/> 474,119 40
Surplus as regards Policy-holders, . . . . .	\$1,518,557 95
Paid-up Capital, . . . . .	\$360,000 00
Scrip, issued and authorized to be issued, which has not been cancelled or ordered to be redeemed, . . . . .	839,605 00
	<hr/> 1,199,605 00
Surplus over Capital and Scrip, . . . . .	\$318,952 95

EQUITABLE FIRE AND MARINE INSURANCE COMPANY,  
PROVIDENCE, R. I.

[Incorporated May, 1859. Commenced business September, 1860.]

THOMAS G. TURNER, *President.**Secretary,* FRED'K W. ARNOLD.*Office, No. 1 Market Square, Providence, R. I.**Attorney to accept service,* GEORGE W. REED, *Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
500 shares Old National Bank, Providence, .	\$50,000 00	\$62,500 00
500 “ Nat'l B'k of Commerce, Providence, .	25,000 00	27,000 00
500 “ American Nat'l Bank, Providence, .	25,000 00	27,250 00
30 “ Third National Bank, Providence, .	3,000 00	3,600 00
100 “ Butchers' and Drovers' Bank, Providence, . . . . .	5,000 00	4,500 00
150 “ Manufacturers' Nat'l Bank, Providence, . . . . .	15,000 00	17,250 00
100 “ First Nat'l Bank, Warren, R. I., .	10,000 00	11,400 00
100 “ Fourth National Bank, Providence, .	10,000 00	11,900 00
100 “ Union National Bank, Providence, .	5,000 00	5,000 00
200 “ Rhode Island National Bank, . .	5,000 00	4,000 00
City of Elizabeth 7 per cent. Bonds, . . . .	25,000 00	24,000 00
City of Jersey City 7 per cent. Bonds, . . .	10,000 00	9,900 00
Michigan Central Railroad Bonds, . . . .	30,000 00	30,000 00
Massachusetts Back Bay Bonds, . . . . .	11,238 54	10,000 00
New York, Providence and Boston R. R. Bonds, .	50,000 00	50,000 00
New York City 7 per cent. Street Improvement Bonds, . . . . .	50,000 00	50,000 00
	<hr/>	<hr/>
	\$329,238 54	\$348,300 00

All other Assets and Property owned by the Company:—

	Cash value.
Rents due and accrued, . . . . .	\$300 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . .	\$70,000 00	
Stocks, bonds and securities owned by the Company, . . . . .	348,300 00	
Cash on hand in the office of the Company, .	186 60	
Cash deposited in the Old National Bank, .	5,953 29	
Premiums in course of collection (net), . .	16,290 84	
Premium notes taken for marine and inland risks, not yet due, . . . . .	879 40	
All other assets and property, . . . . .	300 00	
Gross present Assets, . . . . .	<hr/>	\$441,910 13
<i>Amount carried forward,</i> . . . . .		\$441,910 13

*Amount brought forward,* . . . . . \$441,910 13

# LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$265,229 48	
Claimed, reported and supposed losses, . . . . .	50,000 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire and inland risks, and the full amount of premiums received on marine risks not marked off, . . . . .	61,603 64	
Cash dividends to stockholders, declared and unpaid, . . . . .	90 00	
Due and accrued for rents, salaries and other miscellaneous expenses, . . . . .	1,500 00	
All other debts and obligations; viz., State and local taxes, . . . . .	600 00	
Gross present Liabilities, except Capital Stock, . . . . .		379,023 12
Surplus as regards Policy-holders, . . . . .		\$62,887 01
Paid-up Capital, . . . . .	\$300,000 00	
Net present Assets, . . . . .	62,887 01	
Impairment of Capital, . . . . .	\$237,112 99*	

## EXCHANGE FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated May, 1853. Commenced business May, 1853.]

RICHARD C. COMBES, *President.* Secretary, GEO. W. MONTGOMERY.

*Office, No. 172 Broadway, New York.*

*Attorney to accept service, HORACE V. FREEMAN, Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States Registered Bonds of 1881, . . . . .	\$40,000 00	\$46,200 00
“ “ Coupon Bonds, . . . . .	10,000 00	11,600 00
“ “ Coupon Bonds of 1867, . . . . .	20,000 00	23,000 00
“ “ Coupon Bonds of 1864, . . . . .	10,000 00	11,300 00
	<u>\$80,000 00</u>	<u>\$92,100 00</u>

\* Since rendering its annual statement, an amendment to the charter of this Company reduced its capital to \$60,000, and \$140,000 has been paid in for new stock, and the Company now shows a surplus over capital of \$5,406.

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 5-20 Bonds, . . . . .	\$5,175 00	\$4,500 00
Erie Railway Co.'s Mortgage Bonds, . . . . .	3,800 00	2,500 00
75 shares National Mech. Banking Association, . . . . .	4,125 00	3,700 00
10 " Commercial Insurance Company, . . . . .	450 00	350 00
49 " Harlem Gas Light Company . . . . .	3,675 00	4,000 00
25 " Peter Cooper Fire Insurance Co., . . . . .	750 00	
15 " Broadway Fire Insurance Co., . . . . .	562 50	
Brooklyn Permanent Water Loan, . . . . .	950 00	600 00
30 shares Manhattan Life Insurance Co., . . . . .	6,000 00	2,000 00
80 " Rutgers' Fire Insurance Co., . . . . .	3,200 00	5,000 00
60 " Citizens' Bank, . . . . .	2,100 00	
20 " Oriental Bank, . . . . .	600 00	
71 " St. Nicholas Fire Insurance Co., . . . . .	1,420 00	700 00
	<hr/> \$32,807 50	<hr/> \$23,350 00

## All other Assets and Property owned by the Company:—

	Cash value.
Salvages on losses paid, . . . . .	\$3,500 00
Rents due and accrued, . . . . .	270 83
Due from other companies for re-insurance, . . . . .	7,278 02
	<hr/> \$11,048 85

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . . . . .	\$154,326 94	
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	92,100 00	
Cash loans on collateral security, . . . . .	23,350 00	
Cash on hand in the office of the Company, . . . . .	1,917 05	
Cash deposited in the Nat'l Mechanics' Banking Association, . . . . .	14,282 38	
Interest due and accrued (not included above), . . . . .	443 66	
Premiums in course of collection, . . . . .	25,906 53	
All other assets and property, . . . . .	11,048 85	
Gross present Assets, . . . . .	<hr/>	\$323,375 41

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$3,550 00	
Claimed, reported and supposed losses, . . . . .	22,150 00	
Amounts carried forward, . . . . .	<hr/> \$25,700 00	<hr/> \$323,375 41

* Value of lands mortgaged, . . . . .	\$226,000 00
Value of buildings thereon, . . . . .	200,000 00
Total value of mortgaged property, . . . . .	<hr/> \$426,000 00
Amount of insurance held as collateral, . . . . .	147,550 00

<i>Amounts brought forward,</i> . . . . .	\$25,700 00	\$323,375 41
Losses disputed or resisted, including expenses thereon, . . . . .	8,500 00	
Total am't of losses and claims, . . . . .	<u>          </u>	\$34,200 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire and inland risks, . . . . .	86,319 29	
Cash dividends to stockholders, declared and unpaid, . . . . .	104 70	
Due and accrued for rents, salaries and other miscellaneous expenses, . . . . .	1,500 00	
Gross present Liabilities, except Capital Stock, . . . . .	<u>          </u>	122,123 99
Surplus as regards Policy-holders, . . . . .		\$201,251 42
Paid-up Capital, . . . . .		<u>200,010 00</u>
Surplus over Capital, . . . . .		\$1,241 42

**FAIRFIELD COUNTY FIRE INSURANCE COMPANY, SOUTH NORWALK, CONN.**

[Incorporated May 1, 1869. Commenced business May, 1870.]

W. S. HANFORD, *President.* Secretary, HENRY R. TURNER.

*Office, So. Norwalk, Conn.*

*Attorney to accept service, JOHN W. CARTWRIGHT, Boston.*

**DETAILED STATEMENT OF ASSETS.**

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
Fairfield County Bond, . . . . .	\$20,000 00	\$20,400 00
Town of Norwalk War Bonds, . . . . .	3,000 00	3,000 00
	<u>\$23,000 00</u>	<u>\$23,400 00</u>

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
197 shares Norwalk Gas Light Co.'s Stock, . . . . .	\$5,417 00	\$4,500 00
100 " Broadway and Seventh Avenue Railroad Co.'s Stock, . . . . .	10,000 00	9,000 00
50 " Manufacturers' and Merchants' B'k Stock, . . . . .	5,500 00	4,500 00
48 " Norwalk Lock Company, . . . . .	2,100 00	1,800 00
10 " First National Bank of South Norwalk (Conn.) Stock, . . . . .	1,050 00	800 00
80 " Norwalk Iron Works, . . . . .	1,200 00	1,000 00
Five 7 per cent. Coupon Bonds of Brooklyn City, Prospect Park and Hunter's Point Railroad Company of Brooklyn, . . . . .	5,000 00	4,000 00
One 7 per cent. Coupon Bond of New Jersey and Midland Railroad Company, . . . . .	500 00	450 00
Trust deed on house and lot, Chicago, Illinois, . . . . .	1,522 22	1,522 22
Deposit Book, Norwalk Savings Society, . . . . .	1,663 42	1,561 60
	<u>\$33,952 64</u>	<u>\$29,133 82</u>

## Other Cash Loans :—

	Cash value.
So. Norwalk Union School District, on District Com'tt's note,	\$1,500 00
" " " " "	2,500 00
" " " " "	3,000 00
" " " " "	2,500 00
	<hr/>
	\$9,500 00

## All other Assets and Property owned by the Company :—

Due from non-resident stockholders for taxes	
paid State of Connecticut, . . . . .	\$625 25
Rents due and accrued, . . . . .	615 25
Office furniture, fixtures and safe, . . . . .	\$2,000 00
	<hr/>
	\$1,240 50

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$28,640 09	
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . . . . .	153,778 33	
Cash market value of stocks, bonds and securities owned by the company, . . . . .	23,400 00	
Cash loans on collateral security, . . . . .	29,133 82	
Other cash loans, . . . . .	9,500 00	
Cash on hand in the office of the Company, . . . . .	1,551 57	
Cash deposited in First National Bank, South Norwalk, . . . . .	8,072 22	
Interest due and accrued (not included above), . . . . .	2,251 52	
Premiums in course of collection (net), . . . . .	28,916 21	
All other assets and property, . . . . .	\$2,000 00	1,240 50
Gross present Assets, . . . . .	<hr/>	\$286,484 26

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$33,846 50	
Claimed, reported and supposed losses, . . . . .	35,395 00	
	<hr/>	
Total am't of losses and claims, . . . . .	\$69,241 50	
Less re-insurance, . . . . .	\$3,141 93	
Salvage claims, . . . . .	2,000 00	
	<hr/>	
	5,141 93	
Net amount of unpaid losses, . . . . .	<hr/>	\$64,099 57
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	73,427 02	
	<hr/>	
Amounts carried forward, . . . . .	\$137,526 59	\$286,484 26

\* Total value of property mortgaged, . . . . . \$398,050 00  
Amount of insurance held as collateral, . . . . . 103,400 00

<i>Amounts brought forward</i> , . . . . .	\$137,526 59	\$286,484 26
Due and accrued for rents, salaries and other miscellaneous expenses, . . . . .	250 00	
All other debts and obligations; viz., re-insurance, . . . . .	300 00	
Gross present Liabilities, except Capital Stock, . . . . .	<u>          </u>	138,076 59
Surplus as regards Policy-holders, . . . . .		\$148,407 67
Paid-up Capital, . . . . .	\$200,000 00	
Net present Assets, . . . . .	148,407 67	
Impairment of Capital, . . . . .	\$51,592 33*	

## FIRE ASSOCIATION OF PHILADELPHIA, PHILADELPHIA, PA.

[Incorporated March 27, 1820. Commenced business March 27, 1820.]

WILLIAM T. BUTLER *President*.*Secretary*, JACOB H. LEX.*Office*, 34 No. Fifth Street, Philadelphia, Pa.*Attorney to accept service*, JOHN T. CHEPPU, Boston.

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities owned by the Company:—

	Par value.	Market value.
United States Loan, . . . . .	\$80,000 00	\$92,000 00
Pennsylvania State Loan, . . . . .	25,000 00	25,187 50
Philadelphia City Loan, . . . . .	135,000 00	135,337 50
381 shares Fire Assoc'n of Philad., \$47,244 00		
	<u>\$240,000 00</u>	<u>\$252,525 00</u>

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value or unencumbered real estate owned by the company, . . . . .	\$60,000 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,† . . . . .	1,679,969 27
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	252,525 00
Cash deposited in Fidelity Insurance, Trust and Safe Deposit Company, . . . . .	35,227 29
Premiums in course of collection (net), . . . . .	21,967 23
Gross present Assets, . . . . .	<u>\$2,049,688 79</u>
<i>Amount carried forward</i> , . . . . .	\$2,049,688 79

\* Capital reduced to \$150,000, and by vote increased to \$200,000, and the amount (\$50,000), is now paid in.

† Value of lands mortgaged, . . . . .	\$1,500,000 00
Value of buildings thereon, . . . . .	2,872,650 00
Total value of mortgaged property, . . . . .	<u>\$4,372,650 00</u>
Amount of insurance held as collateral, . . . . .	1,337,750 00

*Amount brought forward,* . . . . . \$2,049,688 79

### LIABILITIES.

Claimed, reported and supposed losses, . . .	\$8,635 46
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . .	53,549 16
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon, . . . . .	1,369,893 89
Gross present Liabilities, except Capital Stock, . . . . .	<u>1,432,078 51</u>
Surplus as regards Policy-holders, . . . . .	\$617,610 28
Paid-up Capital, . . . . .	<u>500,000 00</u>
Surplus over Capital, . . . . .	\$117,610 28

FIREMEN'S FUND INSURANCE COMPANY, SAN FRANCISCO,  
CAL.\*

[Incorporated May 13, 1863. Commenced business June 18, 1863.]

DAVID J. STAPLES, *President.* Secretary, GEO. D. DORNIN.  
Office, San Francisco, Cal.

*Attorney to accept service, WM. B. SEARS, Boston.*

### DETAILED STATEMENT OF ASSETS.

**Stocks, Bonds and other Securities owned by the Company:—**

	Par value.	Market value.
United States 5-20 Bonds, . . . . .	\$10,000 00	\$10,120 55
“ “ 6 per cent. Bonds, . . . . .	100,000 00	103,183 48
Virginia State 6 per cent. Bonds, . . . . .	39,900 00	17,809 43
	<hr/>	<hr/>
	\$149,900 00	\$131,113 46

**Securities held as Collateral for Cash Loans:—**

	Market value.	Loaned thereon.
10 shares Merchants' Mutual Marine Ins. Co.,	\$5,000 00	\$5,000 00
300 " California Bank, . . . . .	30,000 00	10,000 00
	<hr/>	<hr/>
	\$35,000 00	\$15,000 00

**Other Cash Loans :—**

Loaned on personal security,	\$500 00
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**All other Assets and Property owned by the Company:—**

	Cash value.
Cash in hands of agents, . . . . .	\$76,802 97
United States stamps, . . . . .	538 65
Salvage on losses paid, . . . . .	497 89
Suspense account, . . . . . \$600 00	
Furniture, . . . . . 4,229 98	
	<hr/>
	\$77,839 51

\* This Company was re-incorporated January 28, 1873, with a capital of \$300,000 (formerly \$500,000), and the return is rendered to said date.

## SUMMARY OF ASSETS, JANUARY 28, 1873.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$165,000 00	
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . .	147,635 79	
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	131,113 46	
Cash loans on collateral security, . . . . .	15,000 00	
Other cash loans, . . . . .	\$500 00	
Cash on hand in office of the Company (gold), . . . . .	15,616 04	
Cash deposited in Bank of California, . . . . .	25,874 32	
Interest due and accrued (not included above), . . . . .	3,300 00	
Premiums in course of collection (net), . . . . .	22,513 43	
Premium notes taken for marine and inland risks, not yet due, . . . . .	10,000 95	
All other assets and property, . . . . .	\$4,829 98	77,839 51
Gross present Assets, . . . . .		<u>\$613,893 50</u>

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$11,490 50	
Claimed, reported and supposed losses, . . . . .	54,000 00	
Losses disputed or resisted, including expenses thereon, . . . . .	4,500 00	
Total am't of losses and claims, . . . . .	\$69,990 50	
Less re-insurance, . . . . .	17,579 36	
Net amount of unpaid losses, . . . . .		<u>\$52,411 14</u>
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire and inland risks, and the full amount of premiums received on marine risks not marked off, . . . . .	191,814 74	
Cash dividends to stockholders, declared and unpaid, . . . . .	225 50	
Bills payable, . . . . .	78,750 00	
All other debts and obligations; viz., personal account, \$902.10; mortgage tax, \$26; marine bills payable, \$671.25, . . . . .	1,599 35	
Gross present Liabilities, except Capital Stock, . . . . .		<u>324,800 73</u>
Surplus as regards Policy-holders, . . . . .		<u>\$289,092 77</u>

* Value of lands mortgaged, . . . . .	\$273,650 00
Value of buildings thereon, . . . . .	98,400 00
Total value of mortgaged property, . . . . .	\$372,050 00
Amount of insurance held as collateral, . . . . .	59,000 00

Paid-up Capital, . . . . .	\$300,000 00
Net present Assets, . . . . .	289,092 77
	<hr/>
Impairment of Capital, . . . . .	\$10,907 23

## FRANKLIN FIRE INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated April 22, 1829. Commenced business June, 1829.]

ALFRED G. BAKER, *President.**Secretary,* THEO. M. REGER.*Office, Nos. 435 and 437 Chestnut Street, Philadelphia.**Attorney to accept service, GEO. A. WASHBURN, Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
\$5,000 United States Bonds of 1881, . . . . .	\$5,000 00	\$5,731 25
\$40,000 United States 10-40 Bonds, . . . . .	40,000 00	43,650 00
\$5,000 Penn. State Bonds, . . . . .	5,000 00	5,150 00
\$10,000 American Steamship Company's Bonds, . . . . .	10,000 00	8,000 00
\$10,000 Alabama State Bonds, . . . . .	10,000 00	6,900 00
\$5,000 City of Pittsburg Bonds, . . . . .	5,000 00	5,050 00
15,000 Mississippi State Warrant, . . . . .	15,000 00	12,750 00
100 shares Commercial National Bank, . . . . .	5,000 00	6,200 00
200 " Bank of Kentucky, . . . . .	20,000 00	20,400 00
91 " Franklin Fire Insurance Company, . . . . .	\$40,950 00	
150 " Insurance Company, No. America, . . . . .	1,500 00	3,750 00
16 " Continental Hotel Company, . . . . .	1,600 00	1,472 00
	<hr/>	<hr/>
	\$118,100 00	\$119,053 25

Securities held as Collateral for Cash Loans:—

		Market value.	Loaned thereon.
4 shares Franklin Fire Ins. Co., . . . . .	\$200 00	—	—
45 " " " " . . . . .	4,500 00	—	—
10 " " " " . . . . .	1,000 00	—	—
36 " Penn. Railroad Co., . . . . .	—	\$2,052 00	\$950 00
United States 5-20 Bond, . . . . .	—	1,130 00	1,000 00
3 shares Franklin Fire Ins. Co., . . . . .	1,140 00	—	—
5 " Commercial Nat'l B'k, . . . . .	—	310 00	310 00
8 " Franklin Fire Ins. Co., . . . . .	2,500 00	—	—
70 " Camden and Amboy Railroad, . . . . .	—	8,470 00	1,500 00
2 " Franklin Fire Ins. Co., . . . . .	290 00	—	—
10 " Delaware and Raritan Canal Company, . . . . .	—	1,210 00	1,210 00
6 " Franklin Fire Ins. Co., . . . . .	2,500 00	—	—
17 " Penn. Railroad Co., . . . . .	—	1,054 00	400 00
1 share Franklin Fire Ins. Co., . . . . .	350 00	—	—
3 shares " " " " . . . . .	900 00	—	—
	<hr/>	<hr/>	<hr/>
	\$13,380 00	\$14,226 00	\$5,370 00

## Other Cash Loans:—

Cash value.

Call loan, secured by United States Bonds and  
Stocks, . . . . . \$110,000 00

## All other Assets and Property owned by the Company:—

Deposit premiums, . . . . . \$2,869 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$65,000 00	
Loans on mortgage of real estate (first liens), including interest due or accrued thereon,* .	2,632,522 94	
Cash market value of stocks, bonds and securi- ties owned by the Company, . . . . .	\$40,950 00	119,053 25
Loans on collateral security, . . . . .	13,380 00	5,370 00
Other cash loans, . . . . .		110,000 00
Cash on hand in the office of the Company, . .		1,284 17
Cash deposited in various banks, . . . . .		149,824 25
Interest due and accrued (not included above), .		1,624 83
Premiums in course of collection (net), . . .		221,792 72
All other assets and property, . . . . .		2,869 00
Gross present Assets, . . . . .		<u>\$3,309,341 16</u>

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$125,821 30	
Claimed, reported and supposed losses, . . .	233,100 00	
Losses disputed or resisted, including expenses thereon, . . . . .	6,500 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, . . . . .	873,131 17	
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon, . . . . .	1,290,499 34	
Cash dividends to stockholders, declared and unpaid, . . . . .	120 00	
Due for borrowed money, . . . . .	96,879 00	
All other debts and obligations; viz., surveyor, \$8,785.75; surveys, \$4,154, . . . . .	12,939 75	
Gross present Liabilities, except Capital Stock, . . . . .		<u>2,638,990 56</u>
Surplus as regards Policy-holders, . . . . .	\$670,350 60	
Paid-up Capital, . . . . .	400,000 00	
Surplus over Capital, . . . . .	\$270,350 60	

\* Total value of mortgaged property, . . . . . \$5,811,276 67  
Amount of insurance held as collateral, . . . . . 2,511,996 88

## GERMAN INSURANCE COMPANY, ERIE, PA.

[Incorporated February 27, 1867. Commenced business, February 28, 1868.]

M. SCHLAUDECKER, *President.**Secretary*, JOS. EICHENLAUB, Jr.*Office, corner State and Eighth Streets, Erie, Pa.**Attorney to accept service*, CHAS. W. SPROAT, *Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
City of Erie Bonds, . . . . .	\$22,000 00	\$22,000 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
15 shares German Savings Institution, . . .	\$5,000 00	\$2,500 00
Erie Water Bonds, . . . . .	15,000 00	10,000 00
Conneautville Borough Bonds, . . . . .	2,050 00	2,000 00
	<hr/>	<hr/>
	\$22,050 00	\$14,500 00

Other Cash Loans:—

Loaned on judgment notes, . . . \$3,280 00

All other Assets and Property owned by the Company:—

Office furniture and fixtures, . . . . \$2,500 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$167,468 93	
Cash market value of stocks, bonds and securities owned by the Company, . . . .	22,000 00	
Cash loans on collateral security, . . . .	14,500 00	
Other cash loans, . . . . .	\$3,280 00	
Cash on hand in the office of the Company, .	529 13	
Cash deposited in German Savings Institution, .	103,000 00	
Interest due and accrued (not included above), .	3,923 21	
Premiums in course of collection (net), . . .	31,170 40	
Premium notes taken for fire risks, not yet due, .	24 50	
All other assets and property, . . . .	\$2,500 00	
Gross present Assets, . . . . .	<hr/>	\$342,616 17
<i>Amount carried forward,</i> . . . . .		\$342,616 17

* Value of lands mortgaged, . . . . .	\$388,700 00
Value of buildings thereon, . . . . .	98,300 00
Total value of mortgaged property, . . . . .	\$487,000 00
Amount of insurance held as collateral, . . . . .	28,400 00

*Amount brought forward,* . . . . . \$342,616 17

LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$33,750 00	
Claimed, reported and supposed losses, . . . . .	15,339 72	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	102,362 20	
Gross present Liabilities, except Capital Stock, . . . . .		151,451 92
Surplus as regards Policy-holders, . . . . .		\$191,164 25
Paid-up Capital, . . . . .	\$200,000 00	
Net present Assets, . . . . .	191,164 25	
Impairment of Capital, . . . . .	\$8,835 75	

GERMANIA FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated March, 1859. Commenced business March, 1859.]

RUD. GARRIGUE, *President.* Secretary, HUGO SCHUMANN.

*Office, No. 175 Broadway, New York.*

*Attorney to accept service, ISAAC J. BROWN, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities owned by the Company :—

	Par value.	Market value.
United States 5-20 Registered Bonds, . . . . .	\$400,000 00	\$451,500 00
National Park Bank Stock, . . . . .	5,000 00	7,500 00
Neptune Insurance Co.'s (in liquidation) Stock, . . . . .	2,000 00	100 00
South Carolina State Bonds, . . . . .	20,000 00	16,000 00
	\$427,000 00	\$475,100 00

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
208 shares Nat'l State Bank, Elizabeth, N. J., . . . . .	\$13,000 00	\$10,000 00
15 " Ninth National Bank, New York, . . . . .	1,545 00	750 00
15 " U. S. Express Co., . . . . .	1,200 00	1,500 00
7 " Western Union Telegraph Co., . . . . .	560 00	
	\$16,305 00	\$12,250 00

All other Assets and Property owned By the Company :—

	Cash value.
Salvage on losses paid, . . . . .	\$3,000 00
Rents due and accrued, . . . . .	800 00
Furniture and fixtures in office, . . . . .	\$10,691 98
	\$3,800 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$49,365 95	
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . . . . .	503,955 95	
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	475,100 00	
Cash loans on collateral security, . . . . .	12,250 00	
Cash on hand in the office of the Company, . . . . .	27,767 60	
Cash deposited in various banks, . . . . .	139,365 94	
Interest due and accrued (not included above), . . . . .	5 30	
Premiums in course of collection (net), . . . . .	76,445 42	
Premium notes taken for marine and inland risks, not yet due, \$2,056.52; overdue, and not paid, \$2,296.59, . . . . .	4,353 11	
All other assets and property, . . . . .	\$10,691 98	3,800 00
Gross present Assets, . . . . .		<u>\$1,292,409 27</u>

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$118,980 91	
Claimed, reported and supposed losses, . . . . .	151,964 29	
Losses disputed or resisted, including expenses thereon, . . . . .	11,761 27	
Total am't of losses and claims, . . . . .	\$282,706 47	
Less re-insurance, . \$1,014 85		
Salvage claims, . . . . .	2,250 00	
	<u>3,264 85</u>	
Net amount of unpaid losses, . . . . .	\$279,441 62	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	449,406 61	
Gross present Liabilities, except Capital Stock, . . . . .		<u>728,848 23</u>
Surplus as regards Policy-holders, . . . . .	\$563,561 04	
Paid-up Capital, . . . . .	500,000 00	
Surplus over Capital, . . . . .	\$63,561 04	

* Value of lands mortgaged, . . . . .	\$545,000 00
Value of buildings thereon, . . . . .	664,200 00
Total value of mortgaged property, . . . . .	<u>\$1,209,200 00</u>
Amount of insurance held as collateral, . . . . .	494,850 00

## GERMAN AMERICAN INSURANCE COMPANY, NEW YORK.

[Incorporated March, 1872. Commenced business March 7, 1872.]

WILLIAM F. HEINS, *President.**Secretary,* JOHN W. MURRAY.*Office, No. 139 Broadway, New York.**Attorney to accept service, EDWARD STEARNS, Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881, . . .	\$50,000 00	\$57,250 00
“ “ 5-20 Bonds of 1865, . . .	100,000 00	113,000 00
“ “ 5-20 Bonds of 1867, . . .	500,000 00	577,150 00
“ “ 6 per cent. Currency Bonds, . . .	200,000 00	226,000 00
	<hr/>	<hr/>
	\$850,000 00	\$973,400 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
City of Poughkeepsie Bonds, . . .	\$22,000 00	\$20,000 00
United States 5-20 Coupon Bonds, . . .	11,300 00	} 25,000 00
Buffalo City Bonds, . . .	15,000 00	
United States 5-20 Coupon Bonds, . . .	5,650 00	5,000 00
“ “ 5-20 Coupon Bonds, . . .	3,390 00	} 5,000 00
“ “ 5-20 Coupon Bonds of 1865, . . .	2,260 00	
“ “ 5-20 Coupon Bonds of 1867, . . .	1,130 00	600 00
New York County Court House Bonds, . . .	8,000 00	7,000 00
United States 10-40 Bonds (Coupon), . . .	5,550 00	5,000 00
“ “ 5-20 Coupon Bonds, 1867-68, . . .	11,300 00	10,000 00
Buffalo City Bonds, . . .	46,000 00	} 44,000 00
Brooklyn Bridge Bonds, . . .	1,000 00	
Brooklyn Permanent Water Loan Bonds, . . .	4,000 00	
United States Registered Bonds, . . .	33,900 00	} 50,000 00
New York State Canal Loan, . . .	21,400 00	
United States Bonds, 1864-65, Coupon, . . .	22,600 00	20,000 00
“ “ 5-20 Bonds, . . .	18,362 50	15,250 00
“ “ 5-20 Bonds of 1867, . . .	36,160 00	32,000 00
“ “ 10-40 Bonds, . . .	5,550 00	5,000 00
	<hr/>	<hr/>
	\$274,552 50	\$243,850 00

All other Assets and Property owned by the Company:—

Office furniture, maps, &amp;c., . . . \$10,000 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of stocks, bonds and securi-

ties owned by the Company, . . .	\$973,400 00
Cash loans on collateral security, . . .	243,850 00
Cash on hand in the office of the Company, . . .	2,085 10

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*Amount carried forward, . . .* \$1,219,335 10

<i>Amount brought forward,</i> . . . . .	\$1,219,335 10
Cash deposited in the German American Bank, . . . . .	38,757 25
Premiums in course of collection (net), . . . . .	110,998 12
All other assets and property, . . . . .	\$10,000 00
Gross present Assets, . . . . .	—————\$1,369,090 47

## LIABILITIES.

Claimed, reported and supposed losses, . . . . .	\$59,336 87
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	282,954 81
Gross present Liabilities, except Capital Stock, . . . . .	————— 342,291 68
Surplus as regards Policy-holders, . . . . .	\$1,026,798 79
Paid-up Capital, . . . . .	1,000,000 00
Surplus over Capital, . . . . .	\$26,798 79

## GIRARD FIRE AND MARINE INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated March, 1853. Commenced business May, 1853.]

THOMAS CRAVEN, *President.* Secretary, JAS. B. ALVORDS.*Office, No. 639 Chestnut Street, Philadelphia, Pa.**Attorney to accept service, JOHN W. CARTWRIGHT, Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, . . . . .	\$17,100 00	\$19,494 00
“ “ “ “ . . . . .	55,000 00	61,600 00
City of Philadelphia 6 per cent. Bonds, . . . . .	7,800 00	7,764 00
State of Pennsylvania 6 per cent. Bonds, . . . . .	3,000 00	3,090 00
Penn. Railroad Co. First Mortgage Bonds, . . . . .	28,000 00	28,000 00
“ “ Second Mortgage Bonds, . . . . .	5,000 00	4,900 00
“ “ General Mortgage Bonds, . . . . .	10,000 00	9,600 00
Lehigh Navigation Company 6 per cent. Loan, . . . . .	11,000 00	10,230 00
Camden and Amboy Railroad 6 per cent. Bonds, . . . . .	4,000 00	3,640 00
Camden and Amboy Railroad 6 per cent. Mortgage Loans, . . . . .	6,000 00	5,640 00
Union Pacific Railroad 6 per cent. Bonds, . . . . .	5,000 00	4,550 00
American Steamship Co. 6 per cent. Bonds, . . . . .	5,000 00	5,000 00
Danville, Hazelton and Wilkesbarre Railroad Bonds, . . . . .	10,000 00	9,500 00
Lackawanna and Bloomsbury Railroad 7 per cent. Bonds, . . . . .	1,000 00	1,000 00
<i>Amounts carried forward,</i> . . . . .	\$167,900 00	\$174,008 00

<i>Amounts brought forward,</i> . . . . .	\$167,900 00	\$174,008 00
Susquehanna Coal Company 6 per cent. Bonds, . . . . .	3,000 00	3,000 00
400 Philadelphia and Reading Railroad, . . . . .	20,000 00	23,600 00
City of Philadelphia 6 per cent. Warrants, . . . . .	5,058 95	5,058 95
Phila. and Reading R. R. 7 per cent. Convert. Loans, . . . . .	5,000 00	5,075 00
Girard F. and M. Ins. Co. Stock, . . \$4,600 00		
	<hr/>	<hr/>
	\$200,958 95	\$210,741 95

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 5-20 Bonds, . . . . .	\$7,020 00	\$6,000 00
N. Pennsylvania Railroad 6 per cent. Bonds, . . . . .	1,000 00	750 00
Girard F. and M. Ins. Co., . . . \$2,400 00		
	<hr/>	<hr/>
	\$8,020 00	\$6,750 00

## Other Cash Loans:—

Loaned on personal security, . . . \$1,521 00	
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## All other Assets and Property owned by the Company:—

	Cash value.
Deposited for perpetual insurance, on Company's building, . . . . .	\$1,500 00
Furniture, fixtures and franchises of Quaker City Bank, . . . . .	7,500 00
Rents due and accrued, . . . . .	558 58
Office furniture, . . . . . \$3,000 00	
	<hr/>
	\$9,558 58

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$183,000 00	
Loans on mortgage of real estate (first liens), including interest due or accrued thereon,* . . . . .	127,073 16	
Cash market value of stocks, bonds and securities owned by the Company, . . . \$4,600 00	210,741 95	
Cash loans on collateral security, . . 2,400 00	6,750 00	
Other cash loans, . . . . . 1,521 00		
Cash on hand in the office of the Company, . . . . .	894 20	
Cash deposited in various banks, . . . . .	49,180 56	
Interest due and accrued (not included above), . . . . .	272 12	
Premiums in course of collection (net), . . . . .	44,820 15	
All other assets and property, . . . \$3,000 00	9,558 58	
Gross present Assets, . . . . .	<hr/>	\$632,290 72
<i>Amount carried forward,</i> . . . . .		\$632,290 72

* Value of lands mortgaged, . . . . .	\$89,500 00
Value of buildings thereon, . . . . .	240,500 00

Total value of property mortgaged, . . . . .	\$330,000 00
Amount of insurance held as collateral, . . . . .	91,850 00

*Amount brought forward,* . . . . . \$632,290 72

## LIABILITIES.

## Claimed, reported and supposed

losses, . . . . .	\$11,900 00	
Salvage claims, . . . . .	2,000 00	
Net amount of unpaid losses, . . . . .		\$9,900 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .		197,874 04
Reclaimable by the insured on perpetual fire policies, being 90 per cent. of premium or deposit thereon, . . . . .		78,981 98
Due and accrued for rents, salaries, and other miscellaneous expenses, . . . . .		800 00
All other debts and obligations; viz., U. S. taxes, \$375; State and local taxes, \$9,556; and return premiums, \$405.63, . . . . .		876 19
Gross present Liabilities, except Capital Stock, . . . . .		288,432 21
Surplus as regards Policy-holders, . . . . .		\$343,858 51
Paid-up Capital, . . . . .		300,000 00
Surplus over Capital, . . . . .		\$43,858 51

## GLEN'S FALLS INSURANCE COMPANY, GLEN'S FALLS, N. Y.

[Incorporated May, 1850. Commenced business May, 1850.]

RUSSELL M. LITTLE, *President.* Secretary, JOHN L. CUNNINGHAM.

*Office, Glen's Falls, New York.*

*Attorney to accept service, HORACE E. DARLING, Boston.*

## DETAILED STATEMENT OF ASSETS.

## Stocks, Bonds, and other Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Registered Bonds, . . . . .	\$307,700 00	\$346,484 50
New York State Bounty Loan, . . . . .	3,000 00	3,150 00
First National Bank (Glen's Falls) Stock, . . . . .	10,000 00	15,000 00
	\$320,700 00	\$364,634 50

## All other Assets and Property owned by the Company:—

	Cash value.
Office furniture and fixtures, . . . . .	\$2,500 00
Revenue and postage stamps, . . . . .	\$225 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$9,500 00	
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . .	142,728 24	
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	364,634 50	
Cash on hand in the office of the Company, . .	7,816 73	
Cash deposited in various banks, . . . . .	41,735 01	
Premiums in course of collection (net), . . .	18,070 69	
All other assets and property, . . . \$2,500 00	225 00	
Gross present Assets, . . . . .	<hr/>	\$584,710 17

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$4,231 64	
Claimed, reported and supposed losses, . . . . .	21,197 36	
Losses disputed or resisted, including expenses thereon, . . . . .	11,300 00	
Total am't of losses and claims, <hr/>	\$36,729 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	292,824 46	
Gross present Liabilities, except Capital Stock, . . . . .	<hr/>	329,553 46
Surplus as regards Policy-holders, . . . . .		\$255,156 71
Paid-up Capital, . . . . .		200,000 00
Surplus over Capital, . . . . .		<hr/> \$55,156 71

\* Value of lands mortgaged, . . . . . \$187,600 00

Value of buildings thereon, . . . . . 225,700 00

Total value of mortgaged property, . . . . . \$413,300 00

Amount of insurance held as collateral, . . . . . 80,200 00

## GREAT WESTERN (MARINE) INSURANCE COMPANY, NEW YORK.

[Incorporated September, 1855. Commenced business October, 1855.]

JOHN J. CRANE, *President.**Secretary*, WM. T. LOCKWOOD.*Office*, No. 39 William Street, New York.*Attorney to accept service*, NATHANIEL FOSTER, Jr., Boston.

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds of 1865, . . . .	\$20,000 00	\$23,300 00
“ “ 5-20 Bonds of 1867, . . . .	50,000 00	58,687 50
“ “ 6 per cent. Regist'd Bonds, 1862, . . . .	50,000 00	56,500 00
“ “ 6 per cent. Currency Bonds, . . . .	140,000 00	158,200 00
“ “ 10-40 Bonds, . . . .	40,000 00	43,900 00
Brooklyn City Improvement Bonds, . . . .	10,000 00	10,000 00
“ “ Water Loan Bonds, . . . .	39,000 00	37,050 00
New York Central R. R. Sinking Fund Bonds, . . . .	2,000 00	1,840 00
52 shares Bank of the Republic, . . . .	5,200 00	5,772 00
50 “ American Exchange Bank, . . . .	5,000 00	5,550 00
150 “ Merchants' Bank, Savannah, Ga., . . . .	15,000 00	15,600 00
Atlantic Telegraph Company, . . . .	3,774 00	3,000 00
Galveston Wharf Company, . . . .	5,200 00	5,200 00
Southern Cotton Press and Manuf. Co.'s Stock, . . . .	1,900 00	1,900 00
West India and Panama Telegraph Co., . . . .	10,000 00	9,295 81
Mobile and Ohio R. R. Co.'s 2d Mort. Bonds, . . . .	15,400 00	11,550 00
Coast Wrecking Company, . . . .	7,500 00	7,500 00
	<hr/>	<hr/>
	\$419,974 00	\$454,845 31

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Tennessee State Bonds, . . . .	\$17,600 00	\$10,000 00
United States 5-20 Bonds of 1865, . . . .	2,300 00	1,400 00
	<hr/>	<hr/>
	\$19,900 00	\$11,400 00

All other Assets and Property owned by the Company:—

	Cash value.
Salvage and re-insurance due, . . . .	\$288,341 95

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . .	\$245,000 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . . . .	168,763 38
	<hr/>
<i>Amount carried forward</i> , . . . .	\$413,763 38

\* Total value of mortgaged property, . . . . \$413,000 00  
Amount of insurance held as collateral, . . . . 107,500 00

<i>Amount brought forward,</i> . . . . .	\$413,763 38
Cash market value of stocks, bonds and securities owned by the Company, . . . .	454,845 31
Cash loans on collateral security, . . . .	11,400 00
Cash in England, . . . . .	38,640 54
Cash deposited in Nat'l Bank of the Republic, . . . .	21,357 63
Interest due and accrued (not included above), . . . .	1,100 00
Premiums in course of collection (net), . . . .	605,979 81
All other assets and property, . . . . .	288,341 95
Gross present Assets, . . . . .	<u>\$1,835,428 62</u>

## LIABILITIES.

Claimed, reported and supposed losses, . . . . .	\$68,975 00
Losses disputed or resisted, including expenses thereon, . . . .	29,500 00
Total am't of losses and claims, . . . .	<u>\$98,475 00</u>
Less re-insurance, \$3,845 00	
Salvage claims, 31,130 00	
	<u>34,975 00</u>
Net amount of unpaid losses, . . . . .	<u>\$63,500 00</u>
Amount required to re-insure all outstanding risks, taken at the full amount of premiums received on marine risks not marked off, . . . .	330,657 80
Re-insurance premiums due to other companies, . . . .	33,376 00
Principal unpaid on scrip ordered to be redeemed, . . . . .	3,880 00
Interest due or unpaid on scrip, . . . . .	6,395 70
Cash dividends to stockholders, declared and unpaid, . . . . .	1,914 00
All other debts and obligations; viz., State and local taxes, sundry accounts due, &c., . . . .	24,082 86
Gross present Liabilities, except Capital Stock, . . . . .	<u>463,806 36</u>
Surplus as regards Policy-holders, . . . . .	<u>\$1,371,622 26</u>
Paid-up Capital, . . . . .	\$1,653,400 00
Net present Assets, . . . . .	<u>1,371,622 26</u>
Impairment of Capital, . . . . .	<u>\$281,777 74</u>

## GUARDIAN FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated February, 1865. Commenced business, February, 1865.]

WM. C. THOMPSON, *President.**Secretary,* WALTER K. PAYE.*Office, No. 187 Broadway, New York.**Attorney to accept service, EDWARD STEARNS, Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 10-40 Registered Bonds, . . .	\$200,000 00	\$220,000 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
20 shares Bank of Commerce, . . . . .	\$2,200 00	\$2,000 00
30 “ Niagara Insurance Company, . . . . .	750 00	500 00
33 “ Standard Insurance Company, . . . . .	2,000 00	1,500 00
City of Augusta, Ga., 7 per cent. Bond, . . . . .	800 00	700 00
	<hr/>	<hr/>
	\$5,750 00	\$4,700 00

All other Assets and Property owned by the Company:—

Office furniture, safe, &c., . . . . .	\$1,500 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . . .	\$30,059 17
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	220,000 00
Cash loans on collateral security, . . . . .	4,700 00
Cash on hand in the office of the Company, . . . . .	2,517 78
Cash deposited in various banks, . . . . .	44,803 81
Interest due and accrued (not included above), . . . . .	158 86
Premiums in course of collection (net), . . . . .	14,322 82
All other assets and property, . . . . .	\$1,500 00
Gross present Assets, . . . . .	<hr/>
	\$316,562 44

## LIABILITIES.

Claimed, reported and supposed losses, . . . . .	\$70,175 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire and inland risks, . . . . .	41,087 48
	<hr/>
<i>Amounts carried forward, . . . . .</i>	\$111,262 48
	<hr/>
	\$316,562 44

\* Value of lands mortgaged, . . . . . \$35,500 00.  
Value of buildings thereon, . . . . . 60,000 00

Total value of mortgaged property, . . . . . \$95,500 00  
Amount of insurance held as collateral, . . . . . 27,000 00

<i>Amounts brought forward,</i> . . . . .	\$111,262 48	\$316,562 44
Due and accrued for rents, salaries, and other		
miscellaneous expenses, . . . . .	1,000 00	
Gross present Liabilities, except Capital		
Stock, . . . . .	<u>          </u>	112,262 48
Surplus as regards Policy-holders, . . . . .		\$204,299 96
Paid-up Capital, . . . . .		<u>200,000 00</u>
Surplus over Capital, . . . . .		\$4,299 96

### HANOVER FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated April, 1852. Commenced business April, 1852.]

BENJ. S. WALCOTT, *President.*

*Secretary,* I. REMSEN LANE.

*Office, No. 120 Broadway, New York.*

*Attorney to accept service, J. EDWARD HOLLIS.*

#### DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by Company :—

	Par value.	Market value.
United States 5-20 Bonds of 1865, Registered, .	\$15,000 00	\$16,987 50
“ “ 5-20 Bonds of 1867, Registered, .	320,000 00	363,200 00
“ “ 5-20 Bonds of 1864, Registered, .	10,000 00	11,275 00
“ “ 5-20 Bonds of 1865, Coupon, .	15,000 00	16,950 00
“ “ 6 per cent. Bonds, Currency, .	20,000 00	22,600 00
“ “ Bonds of 1881, Registered, .	20,000 00	22,875 00
Tennessee Bonds, . . . . .	13,000 00	10,383 75
Virginia Bonds, consolidated, . . . . .	21,800 00	12,099 00
Virginia Bonds, deferred, . . . . .	10,900 00	1,744 00
New York County Bonds, . . . . .	11,000 00	11,000 00
Assessment Bonds, City of New York, . . . . .	25,000 00	25,000 00
	<u>\$481,700 00</u>	<u>\$514,114 25</u>

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
50 shares German-American Bank, . . . . .	\$5,100 00	\$4,500 00
200 “ Metropolitan National Bank, . . . . .	26,000 00	20,000 00
United States 6 per cent. Coupon Bonds of 1881, .	5,731 25	5,000 00
“ “ 10 “ “ “ . . . . .	4,390 00	5,000 00
“ “ 5 “ “ “ of 1865, . . . . .	1,130 00	
	<u>\$42,351 25</u>	<u>\$34,500 00</u>

All other Assets and Property owned by the Company :—

	Cash value.
Due from “underwriters’ agency” depreciation	
of Virginia Bonds, assumed by them, . . . . .	\$4,946 25
Salvage on losses paid, . . . . .	100 00
Rents due and accrued, . . . . .	404 15
Office safe, furniture, &c., . . . . .	\$11,000 00
	<u>\$5,450 40</u>

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$2,725 95	
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . .	149,256 34	
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	514,114 25	
Cash loans on collateral security, . . . . .	34,500 00	
Cash on hand in the office of the Company, . .	27,194 75	
Cash deposited in Hanover National Bank, . .	31,947 24	
Interest due and accrued (not included above), . . . . .	8,022 08	
Premiums in course of collection (net), . . . . .	97,976 28	
Premium notes taken for marine and inland risks, not yet due, \$2,056.52; overdue and not paid, \$2,296.59, . . . . .	4,353 11	
All other assets and property, . . . \$11,000 00	5,450 40	
Gross present Assets, . . . . .		\$875,540 40

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$39,747 27	
Claimed, reported and supposed losses, . . . . .	121,557 39	
Losses disputed or resisted, including expenses thereon, . . . . .	8,337 43	
Total am't of losses and claims, . . . . .	\$169,642 09	
Less re-insurance, . . \$1,014 85		
Salvage claims, . . . 2,250 00		
	3,264 85	
Net amount of unpaid losses, . . . . .	\$166,377 24	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	455,989 67	
Gross present Liabilities, except Capital Stock, . . . . .		622,366 91
Surplus as regards Policy-holders, . . . . .	\$253,173 49	
Paid-up Capital, . . . . .	250,000 00	
Surplus over Capital, . . . . .	\$3,173 49	

* Value of lands mortgaged, . . . . .	\$130,000 00
Value of buildings thereon, . . . . .	294,000 00
Total value of mortgaged property, . . . . .	\$424,000 00
Amount of insurance held as collateral, . . . . .	156,000 00

## HARTFORD FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May, 1810. Commenced business August, 1810.]

GEORGE L. CHASE, *President*.*Secretary*, J. D. BROWNE.*Office*, Hartford, Conn.*Attorney to accept service*, JOSEPH F. HOVEY, Boston.

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881, Reg'd,	\$55,800 00	\$63,891 00
United States 6 per cent. Bonds of 1864, 5-20's,		
Registered, . . . . .	7,000 00	8,015 00
Memphis City Bonds, 6 per cent., gold, . . . . .	1,000 00	1,130 00
Tennessee State Bonds, 6 per cent., of 1892, . . . . .	26,000 00	20,800 00
Alabama State Bonds, 8 per cent., of 1886, . . . . .	10,000 00	8,500 00
South Carolina State Bond, . . . . .	20,000 00	11,000 00
Connecticut River Railroad Company Stock, . . . . .	2,000 00	2,800 00
Hartford and New Haven Railroad Stock, . . . . .	30,000 00	43,500 00
Hannibal and St. Joseph Railroad Stock, . . . . .	20,000 00	10,000 00
New York Cent'l R. R. 7 per cent. Bonds, 1876,	10,000 00	10,100 00
511 shares Hartford National Bank Stock, . . . . .	51,100 00	81,760 00
467 " Phoenix Nat'l Bank Stock, Hartford,	46,700 00	74,720 00
100 " Connecticut River Bank Stock, Hart-		
ford, . . . . .	5,000 00	6,750 00
300 " American National Bank Stock,		
Hartford, . . . . .	15,000 00	19,500 00
200 " Charter Oak National Bank Stock,		
Hartford, . . . . .	20,000 00	26,600 00
260 " Farmers' and Mechanics' Nat'l Bank		
Stock, Hartford, . . . . .	26,000 00	35,360 00
150 " Mercantile National Bank Stock,		
Hartford, . . . . .	15,000 00	18,750 00
172 " First Nat'l Bank Stock, Hartford, . . . . .	17,200 00	24,940 00
315 " Ætna Nat'l Bank Stock, Hartford, . . . . .	31,500 00	40,635 00
208 " City Nat'l Bank Stock, Hartford, . . . . .	20,800 00	22,256 00
200 " American Exchange National Bank		
Stock, New York, . . . . .	20,000 00	22,400 00
200 " National Bank of Commerce Stock,		
New York, . . . . .	20,000 00	23,300 00
300 " Importers' and Traders' National		
Bank Stock, New York, . . . . .	30,000 00	49,500 00
300 " Bank of America Stock, New York, . . . . .	30,000 00	45,000 00
200 " Manhattan Co. Stock, New York, . . . . .	10,000 00	15,200 00
" Merchants' National Bank Stock,		
New York, . . . . .	15,000 00	17,250 00
200 " Ocean Nat'l Bank Stock, New York,	10,000 00	2,600 00
<i>Amounts carried forward</i> , . . . . .	\$565,100 00	\$706,257 00

<i>Amounts brought forward, . . . . .</i>		\$565,100 00	\$706,257 00
200 shares	Union Nat'l Bank Stock, New York,	10,000 00	13,300 00
100 "	Bank of North America Stock, New York, . . . . .	10,000 00	10,500 00
300 "	Metropolitan National Bank Stock, New York, . . . . .	30,000 00	42,000 00
200 "	Fourth National Bank Stock, New York, . . . . .	20,000 00	22,200 00
106 "	Blackstone Nat'l B'k Stock, Boston,	10,600 00	15,476 00
43 "	National Bank of Commerce Stock, Boston, . . . . .	4,300 00	5,375 00
109 "	Second National Bank Stock, Boston,	10,900 00	16,459 00
24 "	National Hide and Leather Bank Stock, Boston, . . . . .	2,400 00	2,664 00
39 "	Atlantic Nat'l Bank Stock, Boston, .	3,900 00	5,265 00
100 "	First National Bank Stock, Boston,	10,000 00	18,500 00
89 "	Boylston Nat'l Bank Stock, Boston,	10,800 00	15,876 00
200 "	National Bank State of Missouri Stock, St. Louis, . . . . .	20,000 00	17,200 00
100 "	Merchants' National Bank Stock, St. Louis, . . . . .	10,000 00	8,600 00
100 "	Merchants' National Bank Stock, St. Louis (in liquidation), . . . . .	10,000 00	3,500 00
125 "	Union National Bank Stock, Albany,	12,500 00	15,875 00
75 "	Montreal Bank Stock, Montreal, .	20,000 00	40,680 00
271 "	Ontario Bank Stock, Bowmansville,	10,840 00	12,004 21
Connecticut River Co.'s Stock, . . . . .		12,000 00	3,000 00
		<hr/>	<hr/>
		\$783,340 00	\$974,731 21

## All other Assets and Property owned by the Company:—

	Cash value.
State tax due from non-resident stockholders, . . . . .	\$12,790 35
Bills receivable, . . . . .	2,817 13
Drawbacks on claims paid, . . . . .	12,263 16
Rents due and accrued, . . . . .	2,735 83
Re-insurance due on losses paid, . . . . .	2,250 00
	<hr/>
	\$32,856 47

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$448,175 60
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	470,317 38
	<hr/>
<i>Amount carried forward, . . . . .</i>	\$918,492 98

* Value of lands mortgaged, . . . . .	\$772,000 00
Value of buildings thereon, . . . . .	375,000 00
	<hr/>
Total value of mortgaged property, . . . . .	\$1,147,000 00
Amount of insurance held as collateral, . . . . .	296,500 00

<i>Amount brought forward,</i> . . . . .	\$918,492 98
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	974,731 21
Cash on hand in the office of the Company, and deposited in Bank, . . . . .	92,387 68
Interest due and accrued (not included above), . . . . .	29,072 00
Premiums in course of collection (net), . . . . .	156,856 20
All other assets and property, . . . . .	32,856 47
Gross present Assets, . . . . .	<u>\$2,204,396 54</u>

## LIABILITIES.

Claimed, reported and supposed losses, . . . . .	\$301,953 25
Losses disputed or resisted, including expenses thereon, . . . . .	11,150 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	920,175 15
Due for borrowed money, . . . . .	115,000 00
Gross present Liabilities, except Capital Stock, . . . . .	<u>1,348,278 40</u>
Surplus as regards Policy-holders, . . . . .	\$856,118 14
Paid-up Capital, . . . . .	\$1,000,000 00
Net present Assets, . . . . .	<u>856,118 14</u>
Impairment of Capital, . . . . .	\$143,881 86

## HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June, 1866. Commenced business October, 1866.]

J. M. ALLEN, *President.**Secretary,* THEO. H. BABCOCK.*Office, Hartford, Conn.**Attorney to accept service,* GEORGE RIPLEY, *Lowell.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
Connecticut State 6 per cent. Bonds, . . . . .	\$100,000 00	\$100,000 00
Dayton and Western Railroad Bonds, . . . . .	15,000 00	11,550 00
Urbana (Ill.) Township Bonds, . . . . .	4,000 00	4,000 00
24 shares City National Bank, . . . . .	2,400 00	2,520 00
	<u>\$121,400 00</u>	<u>\$118,070 00</u>

All other Assets and Property owned by the Company:—

	Cash value.
Cash in hands of agents, . . . . .	\$9,480 04
Stockholders' notes, . . . . .	\$380,000 00
Furniture, inspection apparatus, test pumps, &c., . . . . .	2,400 00
	<u>\$382,400 00</u>

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$34,596 33	
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	118,070 00	
Cash on hand in the office of the Company, . . . . .	441 65	
Cash deposited in Conn. River Banking Co., . . . . .	3,804 55	
Interest due and accrued, (not included above), . . . . .	3,190 00	
Premiums in course of collection (net), . . . . .	2,015 57	
All other assets and property, . . . . .	\$382,400 00	9,480 04
Gross present Assets, . . . . .		<u>\$171,598 14</u>

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$549 48	
Claimed, reported and supposed losses, . . . . .	100 00	
Amount required to re-insure all outstanding risks, taken at 25 per cent. of premiums received on unexpired risks, . . . . .	25,138 61	
Gross present Liabilities, except Capital Stock, . . . . .		<u>25,788 09</u>
Surplus as regards Policy-holders, . . . . .		\$145,810 05
Paid-up Capital, . . . . .		<u>120,000 00</u>
Surplus over Capital, . . . . .		\$25,810 05

## HOFFMAN FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated May, 1864. Commenced business May, 1864.]

MARCUS F. HODGES, *President*.*Secretary*, OLIVER A. DRAKE.*Office*, No. 130 Broadway, New York.*Attorney to accept service*, CHARLES E. LANE, Boston.

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Coupon Bonds of 1865, . . . . .	\$10,000 00	\$11,600 00
“ “ 6 per cent. Reg'd Bonds of 1881, . . . . .	10,000 00	11,600 00
“ “ 5-20 Registered Bonds of 1867, . . . . .	35,000 00	40,600 00
	<u>\$55,000 00</u>	<u>\$63,800 00</u>

All other Assets and Property owned by the Company:—

Office furniture, . . . . .	\$2,500 00
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\* Total value of property mortgaged, \$171,000.

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	\$171,992 68
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	63,800 00
Cash on hand in the office of the Company, . . . . .	874 81
Cash deposited in various banks, . . . . .	481 29
Premiums in course of collection (net), . . . . .	46,622 16
All other assets and property, . . . . .	\$2,500 00
Gross present Assets, . . . . .	<u>\$283,770 94</u>

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$11,223 90
Claimed, reported and supposed losses, . . . . .	78,460 12
Losses disputed or resisted, including expenses thereon, . . . . .	3,600 00
Total am't of losses and claims, . . . . .	<u>\$93,284 02</u>
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	96,114 61
Due and accrued for rents, salaries and other miscellaneous expenses, . . . . .	1,000 00
All other debts and obligations; viz., return premiums, . . . . .	130 13
Gross present Liabilities, except Capital Stock, . . . . .	<u>190,528 76</u>
Surplus as regards Policy-holders, . . . . .	\$93,242 18
Paid-up Capital, . . . . .	\$200,000 00
Net present Assets, . . . . .	<u>93,242 18</u>
Impairment of Capital, . . . . .	\$106,757 82†

\* Value of lands mortgaged, . . . . . \$162,500 00  
Value of buildings thereon, . . . . . 155,000 00

Total value of mortgaged property, . . . . . \$317,500 00  
Amount of insurance held as collateral, . . . . . 108,500 00

† An assessment of \$100,000 was paid in Jan. 20, 1873, leaving the impairment \$6,757.82.

## HOME INSURANCE COMPANY, NEW YORK.

[Incorporated April, 1853. Commenced business April, 1853.]

CHAS. J. MARTIN, *President.**Secretary,* JOHN H. WASHBURN.*Office, No. 135 Broadway, New York.**Attorney to accept service, WM. H. ELLISON, Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 6s of 1881, . . . . .	\$164,000 00	\$186,780 00
United States Currency, 6s, . . . . .	150,000 00	169,875 00
United States 5-20 Bonds of 1864, . . . . .	750,000 00	847,500 00
United States 5-20 Bonds of 1865, new stock, . . . . .	436,000 00	491,590 00
Tennessee Bonds, old stock, . . . . .	20,000 00	15,950 00
Alabama Bonds, . . . . .	10,000 00	8,000 00
South Carolina Bonds, old stock, . . . . .	6,000 00	3,120 00
“ “ “ new stock, . . . . .	14,000 00	3,150 00
	<hr/>	<hr/>
	\$1,550,000 00	\$1,725,965 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
100 shares Manufacturers' and Merchants' B'k, . . . . .	\$10,000 00	\$9,000 00
50 “ Metropolitan National Bank, . . . . .	6,650 00	} 10,000 00
50 “ Central National Bank, . . . . .	4,800 00	
10 “ Continental National Bank, . . . . .	900 00	750 00
40 “ Central National Bank, . . . . .	3,840 00	3,600 00
20 “ St. Nicholas National Bank, . . . . .	2,300 00	2,000 00
31 “ New York and New Haven R. R., . . . . .	4,309 00	} 5,000 00
15 “ St. Nicholas National Bank, . . . . .	1,725 00	
30 “ Excelsior Life Insurance Company, . . . . .	3,000 00	1,600 00
100 “ Second National Bank, . . . . .	19,500 00	} 15,000 00
50 “ Metropolitan National Bank, . . . . .	6,650 00	
130 “ Equitable Life Insurance Company, . . . . .	18,200 00	13,000 00
195 “ Universal Life Insurance Company, . . . . .	19,500 00	11,700 00
\$3,000 Metropolitan Gas Light Bonds, . . . . .	3,000 00	500 00
50 shares Excelsior Life Insurance Company, . . . . .	5,000 00	3,500 00
5 “ New York National Exchange Bank, . . . . .	500 00	450 00
\$800 United States 5-20 Bonds, 1862, . . . . .	904 00	} 3,000 00
\$500 “ “ “ 1865, . . . . .	565 00	
\$1,100 “ “ “ 1867, . . . . .	1,243 00	
\$600 “ “ “ 1868, . . . . .	678 00	
\$5,000 “ “ “ 1865, . . . . .	5,650 00	} 10,000 00
\$5,000 “ “ “ 1862, . . . . .	5,650 00	
\$3,500 “ “ “ 1864, . . . . .	3,955 00	} 5,023 49
\$5,000 “ “ “ 1865, . . . . .	5,650 00	
\$3,000 United States 6 per cent. Bonds, 1881, . . . . .	3,390 00	
	<hr/>	<hr/>
	\$137,559 00	\$94,123 49

All other Assets and Property owned by the Company:—

	Cash value.
Salvages on losses paid, . . . . .	\$35,201 64
Re-insurance due from other companies, . . . . .	37,500 00
Lease of building, . . . . .	30,000 00
Advanced Accounts, . . . . .	1,955 19
Secured Accounts, . . . . .	26,768 21
Steamer Magnet, secured by mortgage, . . . . .	12,500 01
Office furniture, supplies, &c., . . . . .	\$20,000 00
	<hr/>
	\$143,925 05

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	\$1,959,129 67
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	1,725,965 00
Cash loans on collateral security, . . . . .	94,123 49
Cash deposited in various banks, . . . . .	204,233 61
Interest due and accrued (not included above), . . . . .	4,370 66
Premiums in course of collection (net), . . . . .	290,484 48
Premium notes taken for fire risks, not yet due, \$3,628.66; overdue, and not paid, \$998.16, . . . . .	4,626 82
All other assets and property, . . . . .	\$20,000 00 143,925 05
Gross present Assets, . . . . .	<hr/> \$4,426,858 78

## LIABILITIES.

Claimed, reported and supposed losses, . . . . .	\$565,039 20
Losses disputed or resisted, including expenses thereon, . . . . .	32,899 99
Total am't of losses and claims, . . . . .	\$597,939 19
Less re-insurance, . . . . .	10,000 00
Net amount of unpaid losses, . . . . .	<hr/> \$587,939 19
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	1,686,244 00
Cash dividends to stockholders, declared and unpaid, . . . . .	2,975 00
Gross present Liabilities, except Capital Stock, . . . . .	<hr/> 2,277,158 19
Surplus as regards Policy-holders, . . . . .	\$2,149,700 59
Paid-up Capital, . . . . .	\$2,500,000 00
Net present Assets, . . . . .	2,149,700 57
Impairment of Capital, . . . . .	<hr/> \$350,299 43

* Value of lands mortgaged, . . . . .	\$2,412,500 00
Value of buildings thereon, . . . . .	2,551,100 00
Total value of mortgaged property, . . . . .	<hr/> \$4,963,600 00
Amount of insurance held as collateral, . . . . .	1,542,260 00

## HOME INSURANCE COMPANY, COLUMBUS, OHIO.

[Incorporated July, 1863. Commenced business January, 1864.]

M. A. DAUGHERTY, *President.**Secretary,* JACOB PUTREY.*Office, Columbus, Ohio.**Attorney to accept service, H. V. FREEMAN, Boston.*

## DETAILED STATEMENT OF ASSETS.

## Bonds owned by the Company:—

	Par value.	Market value.
United States 10-40 Bonds, . . . . .	\$45,000 00	\$49,386 66
“ “ 5-20 Bonds, . . . . .	5,000 00	5,818 75
Fayette County Bonds, . . . . .	2,000 00	2,000 00
Columbus City Bonds, . . . . .	5,000 00	5,000 00
	<hr/>	<hr/>
	\$57,000 00	\$62,205 41

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Loudon (Ohio) Madison National Bank Stock, . . . . .	\$15,000 00	\$12,300 00
Piqua (Ohio) City Bonds, . . . . .	10,000 00	8,000 00
Highland County (Ohio) Bonds, . . . . .	1,500 00	1,320 00
United States 5-20 Bonds, . . . . .	15,000 00	11,103 10
	<hr/>	<hr/>
	\$41,500 00	\$32,723 10

## Other Cash Loans:—

Loaned on personal security, . \$16,245 40

## All other Assets and Property owned by the Company:—

	Cash value.
Re-insurance due from other companies, . . . . .	\$49,765 68
Personal property, agency supplies, &c., . . . . .	\$23,272 20

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$1,727 80
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . . . . .	395,391 65
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	62,205 41
Cash loans on collateral security, . . . . .	32,723 10
Other cash loans, . . . . .	\$16,245 40
Cash on hand in the office of the Company, . . . . .	3,060 72
Cash deposited in various banks, . . . . .	22,215 26
Interest due and accrued (not included above), . . . . .	1,986 72
Premiums in course of collection (net), . . . . .	171,920 64
	<hr/>
<i>Amount carried forward, . . . . .</i>	<i>\$691,231 30</i>

\* Total value of mortgaged property, . . . . . \$970,758 00  
Amount of insurance held as collateral, . . . . . 69,900 00

<i>Amount brought forward,</i>		\$691,231 30
Premium notes taken for fire risks, not yet due,		
\$15,109.76; overdue and not paid, \$5,109.42,	20,219 18	
All other assets and property,	\$23,272 20	49,765 68
Gross present Assets,		<u>\$761,216 16</u>

## LIABILITIES.

Adjusted losses and claims, un-		
paid,	\$62,974 56	
Claimed, reported and supposed		
losses,	45,000 00	
Losses disputed or resisted, in-		
cluding expenses thereon,	40,000 00	
Total am't of losses and claims,	<u></u>	\$147,974 56
Amount required to re-insure all outstanding		
risks, taken at 50 per cent. of premiums re-		
ceived on unexpired fire risks,		330,765 68
Gross present Liabilities, except Capital		
Stock,		<u>478,740 24</u>
Surplus as regards Policy-holders,		\$282,475 92
Paid-up Capital,		<u>250,000 00</u>
Surplus over Capital,		\$32,475 92

## HUMBOLDT INSURANCE COMPANY, NEWARK, N. J.

[Incorporated March, 1870. Commenced business May 1, 1870.]

GEORGE BROWN, *President.* Secretary, ELMER F. HIGGINS.*Office, No. 753 Broad Street, Newark, N. J.**Attorney to accept service, HAMMOND VINTON, Boston.*

## DETAILED STATEMENT OF ASSETS.

All other Assets and Property owned by the Company:—

Office furniture and safe,	\$1,500 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgage of real estate (first liens),		
including interest due or accrued thereon,*	\$121,767 29	
Cash on hand in the office of the Company,	3,249 15	
Cash deposited in various banks,	50,386 25	
Premiums in course of collection (net),	12,681 63	
All other assets and property,	\$1,500 00	
Gross present Assets,	<u></u>	\$188,084 32
<i>Amount carried forward,</i>		<u>\$188,084 32</u>

* Value of lands mortgaged,	\$302,300 00
Value of buildings thereon,	123,400 00
Total value of property mortgaged,	<u>\$425,700 00</u>
Amount of insurance held as collateral,	92,400 00

*Amount brought forward,* . . . . . \$188,084 32

LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$4,916 12	
Claimed, reported and supposed losses, . . . . .	4,400 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	35,154 37	
Cash dividends to stockholders, declared and unpaid, . . . . .	225 00	
Gross present Liabilities, except Capital Stock, . . . . .		44,695 49
Surplus as regards Policy-holders, . . . . .		\$143,388 83
Paid-up Capital, . . . . .	\$150,000 00	
Net present Assets, . . . . .	143,388 83	
Impairment of Capital, . . . . .	\$6,611 17	

PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY  
OF NORTH AMERICA, PHILADELPHIA, PA.

[Incorporated 1794. Commenced business 1790.]

ARTHUR G. COFFIN, *President.* Secretary, MATHIAS MARIS.

*Office, No. 232 Walnut Street, Philadelphia, Pa.*

*Attorney to accept service, GEORGE E. FOSTER, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States Registered Bonds, . . . . .	\$100,000 00	\$112,000 00
United States 5-20 Bonds, . . . . .	200,000 00	228,500 00
State of Pennsylvania 5 per cent. Bonds, . . . . .	10,000 00	10,000 00
State of Pennsylvania 6 per cent. Bonds, . . . . .	80,000 00	85,400 00
State of New Jersey Bonds, . . . . .	50,000 00	51,500 00
State of Delaware Bonds, . . . . .	10,000 00	10,000 00
State of Connecticut Bonds, . . . . .	78,000 00	78,000 00
City of Philadelphia Loans, . . . . .	135,000 00	135,000 00
City of Cincinnati Bonds, . . . . .	21,000 00	18,900 00
“ “ “ . . . . .	19,000 00	19,760 00
City of Cleveland Bonds, . . . . .	25,000 00	23,750 00
City of Williamsport Bonds, . . . . .	3,000 00	2,430 00
City of Dayton Bonds, . . . . .	15,000 00	15,300 00
City of Pittsburg Bonds, . . . . .	15,000 00	15,525 00
City of Columbus Bonds, . . . . .	15,000 00	15,450 00
Bellefonte Borough, . . . . .	6,000 00	5,400 00
100 shares Philadelphia National Bank, . . . . .	10,000 00	16,400 00
<i>Amounts carried forward,</i> . . . . .	\$792,000 00	\$843,315 00

<i>Amounts brought forward,</i>	\$792,000 00	\$843,315 00
North Pennsylvania Railroad Bonds,	27,384 00	26,934 00
North Pennsylvania R. R. 7 per cent. Bonds,	5,000 00	4,750 00
Delaware Railroad Mortgage Loan, 1875, Guaranteed,	10,000 00	9,800 00
Lehigh Valley Railroad Bonds,	75,000 00	73,375 00
Philadelphia and Reading Railroad Bonds,	100,000 00	102,700 00
Western Pennsylvania Railroad First Mortgage Bonds,	15,000 00	12,000 00
300 shares Philadelphia, Germantown and Morristown Railroad,	15,000 00	25,500 00
110 shares North Pennsylvania Railroad,	5,500 00	5,500 00
Delaware and Raritan Canal Co., and C. and A. R. R. and T. Co.,	21,000 00	20,140 00
63 Germ'n and Perk' T. Co.,	3,150 00	1,260 00
American S. S. Company's Guaranteed Bonds,	40,000 00	32,000 00
Pennsylvania and New York Canal and Railroad Company's Convertible Bonds,	30,000 00	28,500 00
Chesapeake and Delaware Canal Company's Convertible Loan,	37,000 00	33,300 00
Lehigh Coal and Navigation Company's Loan,	41,000 00	36,400 00
Schuylkill Navigation Company's Convertible Loan, 1882,	10,000 00	7,600 00
Union Canal Company's Convertible Loan,	5,000 00	500 00
Delaware Division Canal Company's Loan,	15,000 00	13,800 00
228 shares Chesapeake and Delaware Canal Co.,	11,400 00	8,664 00
40 shares Philadelphia and Southern Mail S. S. Company,	5,000 00	2,400 00
	<u>\$1,263,434 00</u>	<u>\$1,288,438 00</u>

Securities held as Collateral for Cash Loans :—

		Market value.	Loaned thereon.
125 shares Ins. Co. of No. Amer.,	\$2,000 00	—	—
30 " Empire Trans. Co.,	—	\$1,500 00	\$2,000 00
44 " Cumberland N. I. Co.,	—	2,640 00	
60 " Penn. Railroad Co.,	—	3,480 00	
500 " Ins. Co. of No. Amer.,	5,720 00	—	—
Lehigh Coal and Nav. Co. Stock,	—	6,440 00	5,000 00
\$1,000 Columbia Bonds,	—	1,050 00	1,050 00
560 shares Ins. Co. of No. Amer.,	1,450 00	—	—
Check on Bank,	—	100 00	100 00
	<u>\$9,170 00</u>	<u>\$15,210 00</u>	<u>\$11,630 00</u>

Other Cash Loans :—

Loaned on personal security, . . . \$32,895 23

All other Assets and Property owned by the Company :—

Premium on gold, and balances due the Company, . . . Cash value.  
\$24,498 01

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$35,000 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . . . . .	888,344 17
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	1,288,438 00
Cash loans on collateral security, . \$9,110 00	11,630 00
Other cash loans, . . . . . 32,895 23	—
Cash deposited in various banks, . . . . .	177,115 19
Interest due and accrued (not included above), . . . . .	276 00
Premiums in course of collection (net), . . . . .	351,337 24
Premium notes taken for marine risks, not yet due, . . . . .	458,035 07
All other assets and property, . . . . .	24,498 01
Gross present Assets, . . . . .	<u>\$3,234,673 68</u>

## LIABILITIES.

Claimed, reported and supposed losses, . . . . .	\$771,967 91
Losses disputed or resisted, including expenses thereon, . . . . .	13,000 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine risks not marked off, . . . . .	1,345,662 95
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon, . . . . .	312,878 94
Cash dividends to stockholders, declared and unpaid, . . . . .	2,500 00
Gross present Liabilities, except Capital Stock, . . . . .	<u>2,446,009 80</u>
Surplus as regards Policy-holders, . . . . .	\$788,663 88
Paid-up Capital, . . . . .	<u>500,000 00</u>
Surplus over Capital, . . . . .	\$288,663 88

\* Value of mortgaged property, . . . . . \$1,707,500 00  
Amount of insurance held as collateral, . . . . . 485,800 00

## THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, PHILADELPHIA, PA.

[Incorporated April 18, 1794. Commenced business November 5, 1794.]

HENRY D. SHERRERD, *President.* Secretary, JOSEPH H. HOLLINSHEAD.*Office, Philadelphia, Pa.**Attorney to accept service, GEORGE E. FOSTER, Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
40 shares Union Bank of Tennessee, . . .	\$500 00	\$160 00
20 “ Philadelphia Bank, . . .	2,000 00	3,280 00
13 “ Union Mutual Insurance Company, . . .	130 00	39 00
5 “ Susquehanna and York Turnpike Company, . . .	500 00	125 00
10 “ Easton and Wilkesbarre Turnpike Company, . . .	250 00	100 00
30 “ Pennsylvania Fire Insurance Co., . . .	3,000 00	5,460 00
284 “ Lehigh Valley Railroad Company, . . .	4,200 00	16,685 00
136 “ Philadelphia, Germantown and Morristown Railroad, . . .	6,800 00	11,560 00
262 “ Wilmington and Baltimore Railroad, . . .	13,100 00	14,311 75
700 “ Lehigh Coal and Navigation Co., . . .	35,000 00	26,600 00
20 “ Philadelphia and Southern Mail Steamship Company, . . .	2,500 00	1,000 00
Schuylkill Navigation Company Loan, . . .	3,000 00	2,250 00
Chesapeake and Delaware Canal Co. Loan, . . .	5,000 00	4,500 00
Lehigh Coal and Navigation Company Loan, . . .	10,000 00	8,650 00
Pennsylvania Railroad Company Loan . . .	15,000 00	15,150 00
Harrisburg and Lancaster Railroad Loan, . . .	15,000 00	13,800 00
Camden and Amboy Railroad, and Delaware and Raritan Canal and Transportation Company Loan, . . .	5,000 00	4,675 00
North Pennsylvania Railroad Loan, . . .	10,000 00	10,000 00
New Jersey Railroad Company Loan, . . .	30,000 00	24,000 00
American Steamship Co., of Philadelphia Loan, . . .	20,000 00	15,800 00
City of Philadelphia, 6 per cent. Loan, . . .	30,000 00	30,000 00
40 shares Philadelphia and Lancaster Turnpike Company, . . .	—	200 00
	<hr/>	<hr/>
	\$210,980 00	\$208,345 75

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
500 shares North Pennsylvania Railroad, . . .	\$26,250 00	\$15,000 00
200 “ Lehigh Valley Railroad, . . .	11,750 00	10,000 00
Huntington and Broadtop Mountain Railroad, and Coal Company's Bonds, . . .	5,150 00	5,000 00
	<hr/>	<hr/>
<i>Amounts carried forward, . . .</i>	\$43,150 00	\$30,000 00

<i>Amounts brought forward,</i>	\$43,150 00	\$30,000 00
198 shares Lehigh Valley Railroad,	11,622 00	10,000 00
First Mortgage Bond Wecomico and Vocomoke Railroad,	5,600 00	5,000 00
136 shares Pennsylvania Railroad,	7,786 00	11,000 00
60 " North Pennsylvania Railroad,	3,030 00	
50 " Morris Canal and Banking Co.,	6,250 00	
300 " Lehigh Valley Railroad,	17,625 00	15,000 00
200 " " " " " " " " " " " "	11,750 00	10,000 00
\$1,500 First Mortgage Bond Kittaning Coal Company,	13,085 00	10,000 00
133 shares Kittaning Coal Company,		
500 " Mashannen Land and Lumber Co.,		
474 " Greenwich Improvement Company,		
15 " Franklin Fire Insurance Company,		
	<u>\$119,898 00</u>	<u>\$91,000 00</u>

## All other Assets owned by the Company:—

		Cash value.
Scrip of Mutual Insurance Company,		\$3,610 00
Bills receivable,	\$2,500 00	

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	\$142,850 00	
Cash market value of stocks, bonds and securities owned by the Company,	208,345 75	
Cash loans on collateral security,	91,000 00	
Cash on hand in the office of the Company,	1,503 49	
Cash deposited in Bank of No. America,	16,341 00	
Premiums in course of collection (net),	64,688 37	
Premium notes taken for marine and inland risks, not yet due,	35,945 94	
All other assets and property,	\$2,500 00	3,610 00
Gross present Assets,		<u>\$564,284 55</u>

## LIABILITIES.

Total am't of losses and claims,	\$123,654 26
Less re-insurance,	3,000 00
Net amount of unpaid losses,	<u>\$120,654 26</u>

*Amounts carried forward,* . . . . \$120,654 26 \$564,284 55

* Value of land mortgaged,	\$151,200 00
Value of buildings thereon,	114,300 00

Total value of mortgaged property,	\$265,500 00
Amount of insurance held as collateral,	101,700 00

<i>Amounts brought forward,</i> . . . . .	\$120,654 26	\$564,284 55
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine risks not marked off, . . . . .	136,568 38	
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon, . . . . .	67,115 25	
Cash dividends to stockholders, declared and unpaid, . . . . .	576 00	
All other debts and obligations; viz., U. S. taxes, \$1,238.06; and book debts, \$353.07, . . . . .	1,591 13	
Gross present Liabilities, except Capital Stock, . . . . .	—————	326,505 02
Surplus as regards Policy-holders, . . . . .		\$237,779 53
Paid-up Capital, . . . . .		200,000 00
Surplus over Capital, . . . . .		\$37,779 53

### IRVING INSURANCE COMPANY, NEW YORK.

[Incorporated April 30, 1872. Commenced business April 30, 1872.]

MARTIN L. CROWELL, *President.*

*Secretary,* JAMES M. WILSON.

*Office, No. 157 Broadway, New York.*

*Attorney to accept service, J. EDWARD HOLLIS, Boston.*

### DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 10-40 Bonds, . . . . .	\$90,000 00	\$99,000 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
40 shares Irving National Bank, . . . . .	\$2,500 00	\$2,000 00
United States Coupon Bonds, 1885, . . . . .	2,330 00	5,000 00
120 shares East River National Bank, . . . . .	3,300 00	
20 “ Irving National Bank, . . . . .	1,250 00	
Five per cent. Canal Stock, State of Indiana, . . . . .	8,225 00	7,000 00
	—————	—————
	\$17,605 00	\$14,000 00

All other Assets and Property owned by the Company:—

	Cash value.
New York Produce Exchange membership, . . . . .	\$350 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$98,873 36
Cash market value of stocks, bonds and securities owned by the Company, . . . .	99,000 00
Cash loans on collateral security, . . . .	14,000 00
Cash on hand in the office of the Company, .	3,702 63
Cash deposited in the Irving National Bank, .	1,006 84
Interest due and accrued (not included above),	81 65
Premiums in course of collection (net), . .	4,812 09
All other assets and property, . . . .	350 00
Gross present Assets, . . . . .	<u>\$221,826 57</u>

## LIABILITIES.

Adjusted losses and claims, unpaid, . . .	\$32,417 51
Claimed, reported and supposed losses, . .	47,182 61
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . .	23,227 32
Due and accrued for rents, salaries and other miscellaneous expenses, . . . .	1,083 33
Gross present Liabilities, except Capital Stock, . . . . .	<u>103,910 77</u>
Surplus as regards Policy-holders, . . . .	\$117,915 80
Paid-up Capital, . . . . .	\$200,000 00
Net present Assets, . . . . .	<u>117,915 80</u>
Impairment of Capital, . . . . .	\$82,084 20†

Value of lands mortgaged, . . . . . \$150,000 00  
 Value of buildings thereon, . . . . . 105,000 00

Total value of mortgaged property, . . . . . \$255,000 00  
 Amount of insurance held as collateral, . . . . . 87,050 00

† An assessment of \$80,000 was paid in January 31, 1873, thus reducing the impairment of capital to \$2,084.20.

## LAMAR INSURANCE COMPANY, NEW YORK.

[Incorporated April 3, 1872. Commenced business April 3, 1872.]

ISAAC N. ST. JOHN, *President.**Secretary*, WM. N. MACDIARMID.*Office*, No. 184 Broadway, New York.*Attorney to accept service*, T. FRANK REED, Boston.

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, 1865 (new), . . .	\$50,000 00	\$56,125 00
“ “ “ “ 1868, . . .	50,000 00	57,125 00
“ “ “ “ 1867, . . .	100,000 00	114,250 00
	<hr/>	<hr/>
	\$200,000 00	\$227,500 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
30 shares Central National Bank, New York, .	\$3,300 00	\$2,500 00
United States 5-20 Bonds, . . . . .	5,700 00	5,000 00
“ “ “ “ . . . . .	31,920 00	28,000 00
	<hr/>	<hr/>
	\$40,920 00	\$35,500 00

All other Assets and Property owned by the Company:—

	Cash value.
Salvages on losses paid, . . . . .	\$600 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of stocks, bonds and securi-

ties owned by the Company, . . . . .	\$227,500 00
Cash loans on collateral security, . . . . .	35,500 00
Cash on hand in the office of the Company . . . . .	329 76
Cash deposited in Nat'l Bank of the Republic, . . . . .	2,451 80
Interest due and accrued (not included above), . . . . .	45 50
Premiums in course of collection (net), . . . . .	12,612 44
All other assets and property, . . . . .	600 00
Gross present Assets, . . . . .	<hr/>
	\$279,039 50

## LIABILITIES.

Claimed, reported and supposed losses, . . . . .	\$41,350 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire and inland risks, . . . . .	47,083 18
Gross present Liabilities, except Capital Stock, . . . . .	<hr/>
	88,433 18
Surplus as regards Policy-holders, . . . . .	\$190,606 32
Paid-up Capital, . . . . .	\$200,000 00
Net present Assets, . . . . .	190,606 32
	<hr/>
Impairment of Capital, . . . . .	\$9,393 68

## LORILLARD INSURANCE COMPANY, NEW YORK.

[Incorporated December, 1871. Commenced business, January 1, 1872.]

CARLISLE NORWOOD, *President.**Secretary,* JOHN C. MILLS.*Office, No. 152 Broadway, New York.**Attorney to accept service, JOSEPH F. HOVEY, Boston.*

## DETAILED STATEMENT OF ASSETS.

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
100 shares Commercial Bank, Brooklyn, N. Y.,	\$10,000 00	\$5,000 00

All other Assets and Property owned by the Company:—

	Cash value.
Lease owned by the Company, . . . . .	\$5,032 50

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$266,958 50
Cash loans on collateral security, . . . . .	5,000 00
Cash on hand in the office of the Company, . . . . .	4,343 57
Cash deposited in Manhattan Company's Bank, . . . . .	86,839 85
Interest due and accrued (not included above), . . . . .	175 00
Premiums in course of collection (net), . . . . .	29,083 13
All other assets and property, . . . . .	5,032 50
Gross present Assets, . . . . .	<hr/> \$397,432 55

## LIABILITIES.

Claimed, reported and supposed losses, . . . . .	\$21,500 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, . . . . .	64,553 71
Gross present Liabilities, except Capital Stock, . . . . .	<hr/> 86,053 71
Surplus as regards Policy-holders, . . . . .	\$311,378 84
Paid-up Capital, . . . . .	300,000 00
Surplus over Capital, . . . . .	<hr/> \$11,378 84

\* Total value of mortgaged property, . . . . . \$813,000 00  
Amount of insurance held as collateral, . . . . . 139,750 00

## MANHATTAN FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated January 8, 1872. Commenced business March 30, 1872.]

ANDREW SMITH, *President*.*Secretary*, JOHN H. BEDELL.*Office*, No. 68 Wall Street, New York.*Attorney to accept service*, EDWARD STEARNS, Boston.

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 10-40 Bonds, . . . . .	\$76,000 00	\$84,260 00
“ “ Union Pacific Bonds, . . . . .	100,000 00	113,500 00
Brooklyn City Bonds, . . . . .	40,000 00	40,000 00
South Carolina Bonds, . . . . .	20,000 00	4,900 00
	<hr/>	<hr/>
	\$236,000 00	\$242,660 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 5-20 Bonds, . . . . .	\$5,600 00	\$4,085 56
Brewers' and Malsters' Insurance Co.'s Stock, .	2,000 00	1,500 00
“ “ “ “ “ . . . . .	2,500 00	2,250 00
United States Bonds, . . . . .	5,750 00	4,500 00
“ “ 10-40 Bonds, . . . . .	5,600 00	5,000 00
Dry Dock and E. Broadway Railroad Stock, .	3,400 00	2,500 00
United States 5-20 Bonds, . . . . .	1,150 00	1,000 00
	<hr/>	<hr/>
	\$26,000 00	\$20,835 56

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$106,340 86
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	242,660 00
Cash loans on collateral security, . . . . .	20,835 56
Cash deposited in Brooklyn Trust Co. and Jay Cooke and Co.'s Bank, . . . . .	67,730 83
Interest due and accrued (not included above), .	3,722 14
Premiums in course of collection (net), . . . . .	52,479 80
Gross present Assets, . . . . .	<hr/>
	\$493,769 19
<i>Amount carried forward</i> , . . . . .	<hr/>
	\$493,769 19

\* Total value of mortgaged property, . . . . . \$260,300 00  
Amount of insurance held as collateral, . . . . . 96,000 00

*Amount brought forward,* . . . . . \$493,769 19

LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$45,000 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	148,475 00
Gross present Liabilities, except Capital Stock, . . . . .	<u>193,475 00</u>
Surplus as regards Policy-holders, . . . . .	\$300,294 19
Paid-up Capital, . . . . .	<u>250,000 00</u>
Surplus over Capital, . . . . .	\$50,294 19

MERCANTILE FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated January, 1852. Commenced business January, 1852.]

WM. A. ANDERSON, *President.*

*Secretary,* C. W. PARMELEE.

*Office, No. 166 Broadway, New York.*

*Attorney to accept service,* HUTCHINS AND VINCENT, *Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds of 1867, . . . . .	\$38,000 00	\$43,130 00
“ “ “ “ 1865, . . . . .	72,000 00	81,180 00
New York City Street Improvement Bond, . . . . .	10,000 00	10,000 00
	<u>\$120,000 00</u>	<u>\$134,310 00</u>

All other Assets and Property owned by the Company:—

Office furniture, safe, maps, &c., . . . . . \$1,500 00

SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . . . . .	\$87,509 16
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	134,310 00
Cash on hand in the office of the Company, . . . . .	4,100 72
Cash deposited in Merchants' Exchange Nat'l Bank, . . . . .	14,782 79
Interest due and accrued (not included above), . . . . .	116 66
Premiums in course of collection (net), . . . . .	8,025 87
All other assets and property, . . . . .	\$1,500 00
Gross present Assets, . . . . .	<u>\$248,845 20</u>
<i>Amount carried forward,</i> . . . . .	\$248,845 20

\* Value of lands mortgaged, . . . . . \$147,500 00

Value of buildings thereon, . . . . . 151,500 00

Total value of mortgaged property, . . . . . \$299,000 00

Amount of insurance held as collateral, . . . . . 98,500 00

*Amount brought forward,* . . . . . \$248,845 20

LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$17,787 26	
Claimed, reported and supposed losses, . . . . .	652 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	45,593 18	
Due and accrued for rents, salaries and other miscellaneous expenses, . . . . .	1,479 30	
All other debts and obligations, viz., return premiums, . . . . .	370 60	
Gross present Liabilities, except Capital Stock, . . . . .	—————	65,882 34
Surplus as regards Policy-holders, . . . . .		\$182,962 86
Paid-up Capital, . . . . .	\$200,000 00	
Net present Assets, . . . . .	182,962 86	
Impairment of Capital, . . . . .	\$17,037 14	

MERCANTILE MUTUAL INSURANCE COMPANY, NEW YORK.

[Incorporated April, 1842. Commenced business April, 1842.]

ELLWOOD WALTER, *President.* Secretary, CLEMENT J. DESPARD.

*Office, No. 35 Wall Street, New York.*

*Attorney to accept service, WILLIAM H. VINCENT, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company :—

	Par value.	Market value.
United States 5-20 Bonds, 1867, . . . . .	\$20,000 00	\$22,600 00
“ “ 5-20 Bonds, 1865, . . . . .	25,000 00	28,250 00
“ “ 6 per cent. Currency Bonds, 1895, . . . . .	2,000 00	2,260 00
“ “ Currency Bonds, 1897, . . . . .	20,000 00	22,600 00
“ “ Currency Bonds, 1898, . . . . .	15,000 00	16,950 00
“ “ Currency Bonds, 1899, . . . . .	30,000 00	33,900 00
New York City 6 per cent. Bonds, 1887, . . . . .	20,000 00	20,000 00
200 shares National Bank of Commerce, . . . . .	20,000 00	22,800 00
100 “ National Bank of Republic, . . . . .	10,000 00	11,100 00
200 “ National Bank of State of New York, . . . . .	20,000 00	22,000 00
70 “ National Bank of America, . . . . .	7,000 00	10,360 00
25 “ National Bank of New York, . . . . .	2,500 00	3,300 00
200 “ Merchants' National Bank, . . . . .	10,000 00	11,600 00
50 “ Phenix Bank, . . . . .	1,000 00	1,000 00
250 “ American Exchange Bank, . . . . .	25,000 00	27,750 00
180 “ Park Bank, . . . . .	18,000 00	27,000 00
50 “ Metropolitan Bank, . . . . .	5,000 00	6,650 00
<i>Amounts carried forward,</i> . . . . .	\$250,500 00	\$290,120 00

<i>Amounts brought forward,</i>		\$250,500 00	\$290,120 00
300 shares Manhattan Bank,		15,000 00	23,400 00
100 " Hanover Bank,		10,000 00	9,300 00
120 " Continental Bank,		12,000 00	10,800 00
110 " St. Nicholas Bank,		11,000 00	12,540 00
20 " Union Bank,		1,000 00	1,310 00
134 " Gallatin Bank,		6,700 00	8,040 00
17 " Marine Bank,		1,700 00	2,805 00
80 " Central Bank, Brooklyn,		4,000 00	—*
480 " Williamsburg Gas Light Company,		24,000 00	36,000 00
360 " Williamsburg Gas Light Co. Scrip,		18,000 00	18,000 00
60 " Coast Wrecking Company,		6,000 00	6,000 00
15 " Texas and N. O. R. R. Co.,		1,500 00	—*
Indianapolis and Vincennes Railroad Bonds,		20,000 00	18,000 00
C. C. and I. C. R. R.,		1,000 00	900 00
310 shares Mercantile Mut'l Ins. Co.,	\$31,000 00	—	—
		<hr/> \$382,400 00	<hr/> \$437,215 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
48 shares Mercantile Mut'l Ins. Co.,	\$3,700 00	—
United States 6 per cent. Bond of 1881,	\$8,116 00	} \$7,500 00
" " " " " "	580 00	
Indianapolis and Vincennes Railroad Bond,	4,500 00	4,000 00
United States 6 per cent. Bond,	1,160 00	800 00
104 shares Long Island and N. S. R. R.,	15,600 00	4,000 00
80 " Continental Insurance Company,	8,800 00	7,000 00
	<hr/> \$38,756 00	<hr/> \$23,300 00

## All other Assets and Property owned by the Company:—

	Cash value.
Salvage on losses paid,	\$93,317 00
Premium on gold,	8,100 16
Due from other companies for re-insurance,	32,245 00
Security notes,	\$150,000 00
	<hr/> \$133,662 16

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of stocks, bonds and securities owned by the company,	\$31,000 00	\$437,215 00
Cash loans on collateral security,	3,700 00	23,300 00
Cash on hand in the office of the Company, and deposited in bank,		53,717 95
Interest due and accrued (not included above),		6,084 26
Premiums in course of collection (net),		207,134 03
Premium notes taken for marine and inland risks, not yet due, \$349,469.42; overdue, and not paid, \$10,782.12,		360,251 54
All other assets and property,	\$150,000 00	133,662 16
Gross present Assets,		<hr/> \$1,221,364 94
<i>Amount carried forward,</i>		<hr/> \$1,221,364 94

\* Not rendered.

*Amount brought forward,* . . . . . \$1,221,364 94

LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$60,771 00	
Claimed, reported and supposed losses, . . . . .	108,811 00	
Losses disputed or resisted, including expenses thereon, . .	30,828 00	
Total am't of losses and claims, .	\$200,410 00	
Less re-insurance, . . . . .	15,000 00	
Net amount of unpaid losses, . .		\$185,410 00
Amount required to re-insure all outstanding risks, taken at the full amount of premiums received on marine risks not marked off, .	323,367 63	
Cash dividends to stockholders, declared and unpaid, . . . . .	12,372 32	
Due for borrowed money, . . . . .	95,218 00	
All other debts and obligations; viz., State and local taxes, \$16,539.58; and re-insurance estimated, \$5,000, . . . . .	21,539 58	
Gross present Liabilities, except Capital Stock, . . . . .		637,907 53
Surplus as regards Policy-holders, . . . . .		\$583,457 41
Paid-up Capital, . . . . .	\$1,000,000 00	
Net present Assets, . . . . .	583,457 41	
Impairment of Capital, . . . . .	\$416,542 59*	

MERCHANTS' INSURANCE COMPANY, NEW YORK.

[Incorporated April, 1850. Commenced business April, 1850.]

C. V. B. OSTRANDER, *President.* Secretary, J. L. DOUGLASS.

*Office, No. 149 Broadway, New York.*

*Attorney to accept service, EDWARD STEARNS, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Regist'd Bonds, 1881,	\$20,000 00	\$22,875 00
“ “ “ Coupon “ “ ,	30,000 00	35,362 50
300 shares North River Bank, . . . . .	15,000 00	12,750 00
100 “ Merchants' Exchange Bank, . . . .	5,000 00	4,250 00
	<u>\$70,000 00</u>	<u>\$75,237 50</u>

\* Capital reduced to \$500,000 since rendering this statement, thus leaving the Company with a Surplus over Capital of \$83,457.17.

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
10 shares Star Fire Insurance Company, . .	\$1,000 00	\$2,300 00
6 " Guardian Insurance Company, . .	600 00	
10 " Park Insurance Company, . .	1,350 00	
17 " Jefferson Insurance Company, . .	612 00	
20 " Pacific Fire Insurance Company, . .	1,000 00	875 00
	<hr/> \$4,562 00	<hr/> \$3,175 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$240,000 00
Cash market value of stocks, bonds and securities owned by the Company, . . . .	75,237 50
Cash loans on collateral security, . . . .	3,175 00
Cash on hand in the office of the Company, . .	2,874 28
Cash deposited in various banks, . . . .	46,767 36
Interest accrued (not included above). . . .	6,744 62
Premiums in course of collection (net), . .	13,838 72
Gross present Assets, . . . . .	<hr/> \$388,637 48

## LIABILITIES.

Claimed, reported and supposed losses, . . .	\$55,440 00
Losses disputed or resisted, including expenses thereon, . . . . .	10,200 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . .	98,364 63
Gross present Liabilities, except Capital Stock, . . . . .	<hr/> 164,004 63
Surplus as regards Policy-holders, . . . . .	\$224,632 85
Paid-up Capital, . . . . .	200,000 00
Surplus over Capital, . . . . .	<hr/> \$24,632 85

\* Total value of mortgaged property, . . . . . \$637,000 00  
Amount of insurance held as collateral, . . . . . 232,500 00

## MERCHANTS' INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated May, 1851. Commenced business July, 1851.]

WALTER PAINE, *President.**Secretary,* CHARLES FOSTER.*Office, No. 22 Market Square, Providence, R. I.**Attorney to accept service, PELEG E. EDDY, Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds, and other Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds of 1887, . . .	\$50,000 00	\$58,625 00
“ “ 5-20 Bonds of 1884, . . .	10,000 00	11,275 00
“ “ 5-20 Bonds of 1885, . . .	10,000 00	11,662 50
1,600 shares National Bank of Commerce, .	80,000 00	86,400 00
1,000 “ American National Bank, . . .	50,000 00	54,500 00
400 “ Merchants' National Bank, . . .	20,000 00	23,200 00
400 “ Globe National Bank, . . .	20,000 00	23,200 00
400 “ Providence Gas Light Company, .	20,000 00	34,800 00
200 “ Phenix National Bank, . . .	10,000 00	14,000 00
257 “ Mechanics' National Bank, . . .	12,850 00	16,705 00
102 “ Manufacturers' National Bank, .	10,200 00	11,832 00
50 “ Delaware and Hudson Canal Co.,	5,000 00	5,950 00
	<hr/>	<hr/>
	\$298,050 00	\$352,149 51

All other Assets and Property owned by the Company:—

Uncollected assessments, . . . . . \$24,469 63

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of stocks, bonds and secu-

rities owned by the Company, . . . .	\$352,149 50	
Cash on hand in the office of the Company, .	3,188 83	
Cash deposited in various banks, . . . .	68,780 39	
Interest due and accrued (not included above),	5,471 48	
Premiums in course of collection (net), . .	10,444 27	
Notes taken for assess't, not yet due, \$21,225 00	—	
All other assets and property, . . . \$24,469 23	—	
Gross present Assets, . . . . .	<hr/>	\$440,034 47

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . .	\$114,449 00	
Claimed, reported and supposed losses, . . .	92,281 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine risks not marked off, . . . . .	86,606 61	
Gross present Liabilities. except Capital Stock, . . . . .	<hr/>	293,336 61
Surplus as regards Policy-holders, . . . . .		\$146,697 86

Paid-up Capital, . . . . .	\$200,000 00
Net present Assets, . . . . .	146,697 86
	<hr/>
Impairment of Capital, . . . . .	\$53,302 14*

# MERCHANTS' MARINE INSURANCE COMPANY, BANGOR, ME.

[Incorporated March 1, 1870. Commenced business March 1, 1870.]

ELIAS A. UPTON, *President.*

*Secretary,* JOHN F. KIMBALL.

*Office, Bangor, Me.*

*Attorney to accept service, R. B. FULLER, Boston.*

## DETAILED STATEMENT OF ASSETS.

### Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Farmers' National Bank Stock, . . . . .	\$1,500 00	\$1,200 00
First National Bank Stock, . . . . .	2,400 00	2,000 00
Second National Bank Stock, . . . . .	8,000 00	5,500 00
Traders' National Bank Stock, . . . . .	3,750 00	3,000 00
Kenduskeag National Bank Stock, . . . . .	3,900 00	3,000 00
Richmond National Bank Stock, . . . . .	500 00	500 00
Howard National Bank Stock, . . . . .	1,100 00	1,000 00
Bangor Gas Company's Stock, . . . . .	1,100 00	1,000 00
Eastern Express Company's Stock, . . . . .	2,400 00	2,000 00
Union Pacific Railroad Bonds, . . . . .	850 00	1,000 00
United States 5-20 Bonds, . . . . .	1,300 00	1,000 00
Bangor City Bonds, . . . . .	450 00	500 00
Northern Pacific Railroad Bonds, . . . . .	1,000 00	500 00
Town of Mattoon (Ill.) Bonds, . . . . .	1,800 00	1,500 00
	<hr/>	<hr/>
	\$30,050 00	\$23,700 00

### Other Loans:—

Loaned on cash security, . . . . .	\$2,000 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$14,000 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon, . . . . .	124,300 00
Cash loans on collateral security, . . . . .	23,700 00
Other cash loans, . . . . .	2,000 00
Cash on hand in the office of the Company, . . . . .	2,534 62
Cash deposited in various banks, . . . . .	11,844 02
Premiums in course of collection (net), . . . . .	15,696 88
	<hr/>
<i>Amount carried forward, . . . . .</i>	<i>\$194,075 52</i>

\* Since rendering this Statement the balance of the assessment of \$100,000, previously ordered, has been nearly all paid in, reducing this impairment to \$12,608.

<i>Amount brought forward,</i> . . . . .	\$194,075 52
Premium notes taken for marine and inland risks, not yet due, \$73,616.88; overdue and not paid, \$10,872.69, . . . . .	84,489 57
Gross present Assets, . . . . .	<u>\$278,565 09</u>

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$8,971 83
Claimed, reported and supposed losses, . . . . .	22,267 00
Amount required to re-insure all outstanding risks, taken at the full amount of premiums received on marine risks not marked off, . . . . .	80,647 82
Due for borrowed money, . . . . .	6,000 00
Re-insurance notes, . . . . .	180 00
Gross present Liabilities, except Capital Stock, . . . . .	<u>118,066 65</u>
Surplus as regards Policy-holders, . . . . .	\$160,498 44
Paid-up Capital, . . . . .	<u>150,000 00</u>
Surplus over Capital, . . . . .	\$10,498 44

## MERCHANTS' MUTUAL INSURANCE COMPANY, NEWARK, N. J.

[Incorporated February 18, 1858. Commenced business April 19, 1858.]

SILAS MERCHANT, *President.**Secretary,* HENRY POWLES.*Office, Nos. 776 and 778 Broad Street, Newark, N. J.**Attorney to accept service,* EDWARD STEARNS, *Boston.*

## DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States Bonds, . . . . .	\$11,100 00	\$12,540 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 5-20 Bonds, . . . . .	\$1,130 00	\$1,000 00
25 shares American Trust Company, . . . . .	2,750 00	2,000 00
20 " Mechanics' National Bank, . . . . .	1,800 00	} 2,200 00
10 " People's Insurance Company, . . . . .	1,000 00	
40 " First National Bank, . . . . .	5,200 00	2,200 00
100 " D. L. and W. Railroad Co., . . . . .	4,600 00	} 10,000 00
American Mutual Scrip, . . . . .	3,740 00	
120 shares Newark Gas Light Co., . . . . .	6,000 00	
Newark and New York Railroad Bonds, . . . . .	1,500 00	1,250 00
10 shares Merchants' National Bank, . . . . .	1,050 00	1,000 00
10 " American Trust Company, . . . . .	1,100 00	1,000 00
20 " Merchants' National Bank, . . . . .	2,100 00	} 3,900 00
20 " American Trust Company, . . . . .	2,200 00	

<i>Amounts carried forward,</i> . . . . .	\$34,170 00	\$24,550 00
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<i>Amounts brought forward,</i>		\$34,170 00	\$24,550 00
26 shares Newark City Ice Company,		3,250 00	2,000 00
25 " American Trust Company,		2,750 00	2,500 00
Merchants' Mutual Scrip,	\$500 00	—	—
10 " American Trust Company,	—	1,100 00	5,000 00
40 " People's Insurance Co.,	—	4,000 00	
United States 5-20 Bonds,	—	16,950 00	15,000 00
Bonds and mortgages,	—	21,179 00	21,025 00
Commercial paper,	. 11,000 00	—	—
	<u>\$11,500 00</u>	<u>\$83,399 00</u>	<u>\$70,075 00</u>

## All other Assets and Property owned by the Company:—

			Cash value.
Rents due and accrued,			\$887 50
Bills receivable,	\$500 00		
Office furniture,	699 60		
Company's Scrip purchased (cost),	10,844 40		
	<u>\$12,044 00</u>		

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unincumbered real estate owned by the Company,	\$86,500 00	
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	282,057 72	
Cash market value of bonds owned by the Company,	12,540 00	
Cash loans on collateral security,	\$11,500 00	70,075 00
Cash on hand in the office of the Company,	7,211 27	
Cash deposited in various banks,	24,271 79	
Interest due and accrued (not included above),	753 12	
Premiums in course of collection (net),	26,092 41	
All other assets and property,	\$12,044 00	887 50
Gross present Assets,		<u>\$510,388 81</u>

## LIABILITIES.

Claimed, reported and supposed losses,	\$10,214 16	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	120,862 74	
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon,	570 00	
<i>Amounts carried forward,</i>	<u>\$178,484 13</u>	<u>\$510,388 81</u>

* Value of lands mortgaged,	\$347,800 00
Value of buildings thereon,	477,350 00
Total value of mortgaged property,	\$825,150 00
Amount of insurance held as collateral,	322,570 00

<i>Amounts brought forward,</i> . . . . .	\$178,484 13	\$510,388 81
Principal unpaid on scrip ordered to be re- deemed, . . . . .	3,311 00	
Interest due or unpaid on scrip, . . . . .	7,946 54	
Cash dividends to stockholders, declared and unpaid, . . . . .	240 00	
All other debts and obligations; viz., interest accrued on mortgage on Company's property,	233 33	
Gross present Liabilities, except Capital Stock and Scrip, . . . . .	—————	143,377 77
Surplus as regards Policy-holders, . . . . .		\$367,011 04
Paid-up Capital, . . . . .	\$200,000 00	
Scrip, issued and authorized to be issued, which has not been cancelled or ordered to be re- deemed, . . . . .	114,460 00	
	—————	314,460 00
Surplus over Capital and Scrip, . . . . .		\$52,551 04

MERIDEN FIRE INSURANCE COMPANY, MERIDEN, CONN.

[Incorporated July 2, 1868. Commenced business February, 1872.]

JEDEDIAH WILCOX, *President.* Secretary, E. B. COWLES.

*Office, Meriden, Conn.*

*Attorney to accept service, GEORGE W. REED, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds of 1881, . . .	\$5,000 00	\$5,729 00
New Haven and Northampton Railroad Bonds, . . .	10,000 00	9,500 00
Danbury and Norwalk Railroad Bonds, . . .	5,000 00	5,000 00
Connecticut Valley Railroad Bonds, . . .	5,000 00	5,000 00
Fourth National Bank, New York, . . .	3,000 00	3,330 00
German American Bank, New York, . . .	2,500 00	2,575 00
Ninth National Bank, New York, . . .	3,000 00	3,300 00
Home National Bank, Meriden, . . .	10,700 00	12,305 00
Meriden National Bank, Meriden, . . .	7,100 00	8,520 00
First National Bank, Meriden, . . .	5,000 00	5,750 00
	—————	—————
	\$56,300 00	\$61,009 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
100 shares Meriden Britannia Company, . . .	\$7,500 00	\$4,500 00
10 " Adams Express Company, . . .	935 00	900 00
21 " Ætna Insurance Co., Hartford, . . .	2,415 00	1,100 00
13 " Home National Bank, Meriden, . . .	1,495 00	600 00
2 " Orient Insurance Co., Hartford, . . .	170 00	180 00
2 " Meriden National Bank, . . .	240 00	800 00
6 " Home National Bank, . . .	690 00	
9 " " " " . . .	1,035 00	1,100 00
2 " Meriden National Bank, . . .	240 00	
144 " J. Wilcox & Co., Meriden, . . .	3,600 00	1,800 00
10 " New Britain National Bank, . . .	1,250 00	1,700 00
7 " Home National Bank, . . .	805 00	
100 " Meriden Britannia Company, . . .	7,500 00	1,500 00
5 " Home National Bank, . . .	575 00	450 00
120 " Meriden Britannia Company, . . .	9,000 00	2,700 00
720 " J. Wilcox & Co., Meriden, . . .	18,000 00	9,000 00
20 " First National Bank, Meriden, . . .	2,300 00	2,700 00
7 " Home National Bank, . . .	805 00	
396 " Meriden Britannia Company, . . .	29,700 00	9,900 00
10 " Home National Bank, . . .	1,150 00	900 00
50 " First National Bank, . . .	5,750 00	4,500 00
65 " " " " . . .	7,475 00	4,500 00
9 " " " " . . .	1,035 00	650 00
25 " Home National Bank, . . .	2,875 00	2,500 00
360 " Meriden Britannia Company, . . .	27,000 00	9,000 00
17 " Second Nat. Bank, New Haven, . . .	2,550 00	750 00
10 " First National Bank, Meriden, . . .	1,150 00	900 00
52 " Foster, Merriam & Co., Meriden, . . .	1,950 00	900 00
103 " " " " " . . .	3,862 00	1,800 00
18 " First National Bank, Meriden, . . .	2,070 00	1,800 00
696 " Meriden Cutlery Company, . . .	17,400 00	9,000 00
18 " First National Bank, . . .	2,070 00	1,800 00
10 " American M. U. Ex. Co., . . .	685 00	2,250 00
73 " Meriden Cutlery Company, . . .	1,825 00	
25 " American M. U. Ex. Company, . . .	1,712 50	
35 " Meriden Britannia Company, . . .	2,625 00	
144 " J. Wilcox & Co., . . .	3,600 00	1,800 00
360 " Meriden Britannia Company, . . .	27,000 00	9,000 00
10 " Home National Bank, . . .	1,150 00	900 00
200 " Meriden Silver Plate Company, . . .	5,000 00	2,500 00
\$1,100 U. S. 5-20 Bonds, . . .	1,248 50	1,100 00
9 shares Yale National Bank, New Haven, . . .	1,080 00	900 00
40 " Meriden Britannia Company, . . .	3,000 00	1,000 00
\$1,000 Arkansas Bond, January, 1870, . . .	560 00	800 00
\$300 U. S. 5-20 Bond, 1867, . . .	352 50	
160 shares Grilley Company, New Haven, . . .	4,000 00	1,800 00
<i>Amounts carried forward, . . .</i>	<i>\$218,430 50</i>	<i>\$99,980 00</i>

<i>Amounts brought forward,</i>	\$218,430 50	\$99,980 00
400 shares Wilcox Silver Plate Company,	7,500 00	2,700 00
10 " Home National Bank,	1,150 00	900 00
335 " Meriden Cutlery Company,	8,375 00 }	9,000 00
150 " Norwich and N. Y. Trans. Co.,	3,750 00 }	
346 " Pultz & Walkley Co., Southington,	8,650 00	4,500 00
120 " Meriden Britannia Company,	9,000 00 }	3,600 00
28 " Eagle Lock Co., Terryville, Conn.,	2,800 00 }	
100 " G. F. Warner & Co., New Haven,	2,500 00 }	3,150 00
Mortgage of \$2,800 assigned to Company,	2,800 00 }	
Coupon Mortgage Note, Chicago, Ill.,	1,000 00	900 00
	<hr/>	<hr/>
	\$265,955 50	\$124,730 00

## All other Assets and Property owned by the Company:—

Office furniture,	\$1,497 61	Cash value.
Due from non-resident stockholders,		\$305 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	\$10,658 21	
Cash market value of stocks, bonds and securities owned by the Company,	61,009 00	
Cash loans on collateral security,	124,730 00	
Cash on hand in the office of the Company,	261 66	
Cash deposited in Home National Bank,	42,468 43	
Interest due and accrued (not included above),	6,557 84	
Premiums in course of collection (net),	5,016 00	
All other assets and property,	\$1,497.61 305 00	
Gross present Assets,	<hr/>	\$251,006 17

## LIABILITIES.

Adjusted losses and claims, unpaid,	\$13,906 61	
Claimed, reported and supposed losses,	7,825 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	40,506 95	
Due and accrued for rents, salaries and other miscellaneous expenses,	600 00	
Gross present Liabilities, except Capital Stock,	<hr/>	62,838 56
Surplus as regards Policy-holders,		\$188,167 61

* Value of lands mortgaged,	\$23,100 00
Value of buildings thereon,	9,800 00
Total value of mortgaged property,	\$32,900 00
Amount of insurance held as collateral,	6,100 00

Paid-up Capital, . . . . .	\$200,000 00
Net present Assets, . . . . .	188,167 61
<hr/>	
Impairment of Capital, . . . . .	\$11,832 39

## NARRAGANSETT FIRE AND MARINE INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated July, 1859. Commenced business April, 1864.]

HENRY HARRIS, *President.*

*Secretary,* IRA A. FOSTER.

*Office, Providence, R. I.*

*Attorney to accept service,* JOHN W. PORTER, *Boston.*

### DETAILED STATEMENT OF ASSETS.

Stocks owned by the Company:—

	Par value.	Market value.
600 shares First National Bank, Providence, .	\$60,000 00	\$73,200 00
640 " National Bank of Commerce, Providence, . . . . .	32,000 00	34,880 00
553 " Commercial Nat'l Bank Providence, .	27,650 00	30,138 50
516 " American Nat'l Bank, Providence, .	25,800 00	28,380 00
400 " National Bank of North America, Providence, . . . . .	20,000 00	23,800 00
217 " Merchants' Nat'l Bank, Providence, .	13,900 00	16,124 00
60 " Manufacturers' National Bank, Providence, . . . . .	6,000 00	6,840 00
112 " Union National Bank, Providence, .	5,600 00	5,712 00
50 " Central National Bank, New York, .	5,000 00	5,000 00
157 " Blackstone Canal National Bank, Providence, . . . . .	3,925 00	4,239 00
84 " Rhode Island National Bank, Providence, . . . . .	2,100 00	1,680 00
	<hr/>	<hr/>
	\$201,975 00	\$229,993 50

All other Assets and Property owned by the Company:—

	Cash value.
Salvages on losses paid, . . . . .	\$6,500 00
Re-insurance due from other Companies, . . . . .	7,012 55
Office furniture, . . . . .	\$2,500 00
	<hr/>
	\$13,512 55

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$123,433 82
Cash market value of stocks owned by the Company, . . . . .	229,993 50
Cash on hand in the office of the Company, . .	125 00
Cash deposited in First National Bank, . . .	58,371 01
Premiums in course of collection (net), . . .	58,546 31
Premium notes taken for marine and inland risks, not yet due, \$24,820.36; overdue and not paid, \$11,930.96, . . . . .	36,751 32
All other assets and property, . . . \$2,500 00	13,512 55
Gross present Assets, . . . . .	<hr/> \$520,733 51

## LIABILITIES.

Adjusted losses and claims, un- paid, . . . . .	\$21,050 87
Claimed, reported and supposed losses, . . . . .	96,359 04
Losses disputed or resisted, in- cluding expenses thereon, . . . . .	4,500 00
Total am't of losses and claims, <hr/>	\$121,909 91
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, . . . . .	134,530 97
Due and accrued for rents, salaries, and other miscellaneous expenses, . . . . .	2,620 85
All other debts and obligations; viz., State and local taxes, . . . . .	2,060 32
Gross present Liabilities, except Capital Stock, . . . . .	<hr/> 261,122 05
Surplus as regards Policy-holders, . . . . .	\$259,611 46
Paid-up Capital, . . . . .	250,000 00
Surplus over Capital, . . . . .	<hr/> \$9,611 46

* Value of lands mortgaged, . . . . .	\$27,638 00
Value of buildings thereon, . . . . .	413,152 54
Total value of mortgaged property, . . . . .	<hr/> \$440,790 54
Amount of insurance held as collateral, . . . . .	259,000 00

## NATIONAL FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated November 27, 1871. Commenced business, December 1, 1871.]

MARK HOWARD, *President.**Secretary,* JAMES NICHOLS.*Office, No. 68 Asylum Street, Hartford, Conn.**Attorney to accept service, JOSEPH F. HOVEY, Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
100 shares National Mechanics' Banking Association, New York, . . . . .	\$5,000 00	\$5,500 00
50 " Metropolitan National Bank, New York, . . . . .	5,000 00	7,000 00
50 " Central National Bank, New York, . . . . .	5,000 00	5,000 00
170 " Farmers' and Mechanics' National Bank, Hartford, . . . . .	17,000 00	22,950 00
100 " Charter Oak Nat'l Bank, Hartford, . . . . .	10,000 00	13,300 00
230 " Phoenix National Bank, Hartford, . . . . .	23,000 00	36,800 00
215 " Ætna National Bank, Hartford, . . . . .	21,500 00	27,735 00
50 " City National Bank, Hartford, . . . . .	5,000 00	5,250 00
283 " Hartford National Bank, Hartford, . . . . .	28,300 00	44,714 00
198 " National Exchange Bank, Hartford, . . . . .	9,900 00	12,672 00
75 " National Bank of Republic, Boston, . . . . .	7,500 00	9,900 00
70 " Boston National Bank, Boston, . . . . .	7,000 00	8,120 00
50 " Merchants' National Bank, St. Louis, . . . . .	5,000 00	4,250 00
25 " Merchants' Bank, St. Louis, . . . . .	875 00	875 00
50 " Mercantile National Bank, Hartford, . . . . .	5,000 00	6,250 00
229 " New York, New Haven and Hartford Railroad, . . . . .	22,900 00	33,205 00
Connecticut State Bonds, . . . . .	10,000 00	10,000 00
Hartford Town Bonds, . . . . .	10,000 00	9,700 00
" City Capitol Bonds, . . . . .	25,000 00	25,000 00
" " Railroad and Water Bonds, . . . . .	20,000 00	19,400 00
Portland City Bonds, . . . . .	10,000 00	9,600 00
Hartford, Providence and Fishkill Railroad, . . . . .	25,000 00	23,500 00
	<hr/>	<hr/>
	\$277,975 00	\$340,721 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
32 shares Farmers' and Mechanics' National Bank, . . . . .	\$4,320 00	\$8,900 00
9 " American National Bank, . . . . .	567 00	
70 " First National Bank, . . . . .	9,800 00	
15 " New Britain National Bank, . . . . .	1,650 00	
80 " Rockville National Bank, . . . . .	8,946 00	2,100 00
100 " Thompsonville Trust Company, . . . . .	2,500 00	300 00
20 " Hartford Trust Company, . . . . .	2,200 00	500 00
5 " Hartford Carpet Company, . . . . .	1,220 00	920 00
	<hr/>	<hr/>
<i>Amounts carried forward, . . . . .</i>	\$31,203 00	\$13,920 00

<i>Amounts brought forward,</i> . . . . .	\$31,203 00	\$13,920 00
68 shares N. Y., N. R. and Hartford Railroad,	9,860 00	} 8,600 00
25 " Rockville Railroad, preferred, . .	2,500 00	
5 " Adams Express Company, . . . .	470 00	
United States Bonds, . . . . .	3,088 00	2,050 00
New Haven City Bonds, . . . . .	1,940 00	1,500 00
100 shares National Union Bank, . . . .	5,000 00	2,700 00
40 " United States Trust Company, . .	4,000 00	1,050 00
Hartford Town Bonds, . . . . .	1,000 00	} 2,400 00
Haddam Town Bonds, . . . . .	1,900 00	
Indianapolis and Madison Railroad Bonds, .	900 00	750 00
Hartford, Providence and Fishkill R. R. Bonds,	1,880 00	} 4,100 00
Cleveland and Pittsburg Railroad Bonds, .	2,625 00	
New Haven and Northampton Railroad Bonds,	4,750 00	4,180 00
Toledo, Peoria and Warsaw Railroad Bonds, .	1,820 00	900 00
Indiana Central Railroad Bonds, . . . .	500 00	} 10,700 00
Milwaukee and St. Paul Railroad Bonds, . .	1,880 00	
Toledo, Wabash and Western Railroad Bonds,	2,760 00	
Hartford, Providence and Fishkill R. R. Bonds,	940 00	
Indianapolis and Cincinnati Railroad Bonds, .	5,400 00	
1 share Pittsfield, and deposits in savings, banks,	602 00	590 00
	<hr/> \$85,018 00	<hr/> \$53,890 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	\$138,666 41
Cash market value of stocks, bonds and securities owned by the Company, . . . .	340,721 00
Cash loans on collateral security, . . . .	53,890 00
Cash on hand in the office of the Company, .	859 46
Cash deposited in various banks, . . . .	168,482 14
Interest due and accrued (not included above),	4,547 07
Premiums in course of collection (net), . .	35,000 00
Gross present Assets, . . . . .	<hr/> \$742,166 08

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . .	\$27,539 67
Claimed, reported and supposed losses, . .	42,044 96
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . .	163,101 67
Gross present Liabilities, except Capital Stock, . . . . .	<hr/> 232,686 30
Surplus as regards Policy-holders, . . . .	\$509,479 78
Paid-up Capital, . . . . .	500,000 00
Surplus over Capital, . . . . .	<hr/> \$9,479 78

* Value of lands mortgaged, . . . . .	\$264,084 00
Value of buildings thereon, . . . . .	166,226 00
Total value of mortgaged property, . . . .	<hr/> \$430,310 00
Amount of insurance held as collateral, . . . .	90,067 00

## NATIONAL FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated 1838. Commenced business 1838.]

HENRY T. DROWNE, *President.**Secretary,* HENRY H. HALL.*Office, No. 52 Wall Street, New York.**Attorney to accept service, J. EDWARD HOLLIS, Boston.*

## DETAILED STATEMENT OF ASSETS.

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
10 shares Bank of the Commonwealth, . . .	\$860 00	\$315 00
43 “ Bank of the State of New York, . . .	4,640 00	3,750 00
40 “ Nat’l Mechanics’ Banking Assoc’n, . . .	2,000 00	1,500 00
20 “ National Bank of Commerce, . . .	2,340 00	2,000 00
6 “ “ “ “ . . .	700 00	
5 “ National Trust Company, N. Y., . . .	550 00	1,000 00
3 \$100 United States Bonds, . . .	350 00	
15 shares 9th National Bank, . . .	1,600 00	600 00
\$1,450 United States Bonds, . . .	1,700 00	1,300 00
24 shares Lenox Fire Insurance Company, . . .	600 00	350 00
6 “ Nassau Bank, N. Y., . . .	600 00	270 00
Williamsburg City Gas Light Co.’s Scrip., . . .	2,500 00	2,000 00
20 shares Fulton Bank, Brooklyn, . . .	2,000 00	1,500 00
30 “ Mechanics’ Bank, Brooklyn, . . .	2,250 00	1,500 00
United States 5-20 Bonds, . . .	1,170 00	900 00
150 shares Delaware and Hudson Canal Co., . . .	17,700 00	15,000 00
United States Bonds, . . .	675 00	
35 shares Lenox Fire Insurance Company, . . .	875 00	1,500 00
10 “ Citizens’ Insurance Company, . . .	200 00	
United States Registered Bond, . . .	3,375 00	3,000 00
21 shares Dry Dock, East Broadway and Battery Railroad Company, . . .	1,700 00	1,500 00
20 “ Bordendown Banking Co., N. J., . . .	2,400 00	2,000 00
16 “ St. Nicholas Insurance Company, . . .	450 00	400 00
25 “ Manhattan Insurance Company, . . .	—	3,000 00
	<hr/> \$51,235 00	<hr/> \$43,385 00

All other Assets and Property owned by the Company:—

	Cash value.
New York Produce Exchange Stock, . . .	\$200 00
Accrued on open policies, . . .	250 00
	<hr/> \$450 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . .	\$2,000 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . . .	193,472 34
<i>Amount carried forward, . . .</i>	<hr/> \$195,472 34

\* Total value of mortgaged property, . . . \$520,000 00  
Amount of insurance held as collateral, . . . 224,450 00

<i>Amount brought forward,</i> . . . . .	\$195,472 34
Cash loans on collateral security, . . . . .	43,385 00
Cash on hand in the office of the Company, . . . . .	9,932 08
Cash deposited in various banks, . . . . .	113,849 40
Interest due and accrued (not included above), . . . . .	214 59
Premiums in course of collection (net), . . . . .	12,656 72
All other assets and property, . . . . .	450 00
Gross present Assets, . . . . .	<u>\$375,960 13</u>

## LIABILITIES.

Claimed, reported and supposed losses, . . . . .	\$90,306 53
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	70,450 00
Due and accrued for rents and other miscellaneous expenses, . . . . .	666 66
Gross present Liabilities, except Capital Stock, . . . . .	<u>161,423 19</u>
Surplus as regards Policy-holders, . . . . .	\$214,536 94
Paid-up Capital, . . . . .	<u>200,000 00</u>
Surplus over Capital, . . . . .	\$14,536 94

## NATIONAL FIRE AND MARINE INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated August 31, 1869. Commenced business September 18, 1871.]

SIMON J. STINE, *President.**Secretary,* W. D. HALFMANN.*Office, No. 400 Walnut Street, Philadelphia, Pa.**Attorney to accept service,* CHARLES W. SPROAT, *Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
Northern Pacific R. R. 7 $\frac{3}{10}$ Gold Bonds, . . . . .	\$30,000 00	\$30,000 00
Pittsburg, St. Louis and Cincinnati R. R. Bonds, . . . . .	20,000 00	18,000 00
Philadelphia and Reading Railroad Bonds, . . . . .	30,000 00	27,000 00
Schuykill Iron Company Bonds, . . . . .	17,500 00	17,500 00
25 shares Press Loan and Building Association, . . . . .	201 00	201 00
25 “ W. H. Taylor Building Association, . . . . .	225 00	225 00
50 “ Lebanon Paper Mill Company, . . . . .	2,000 00	2,500 00
	<u>\$99,926 00</u>	<u>\$95,426 00</u>

Securities held as Collateral for Cash Loans:—

140 shares Nat'l F. and M. Ins. Co., . \$4,788 00

Other Cash Loans:—

Bills receivable, . . . . .	\$7,668 33
Mortgage, 2d lien, . . . . .	4,000 00
	<u>\$11,668 33</u>

All other Assets and Property owned by the Company:—

	Cash value.
Rents due and accrued . . . . .	\$638 20
Perpetual insurance on Company's building, . . . . .	570 00
Office furniture, . . . . . \$2,800 00	
	<hr/> \$1,208 20

#### SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$75,666 67	
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . . . . .	85,383 81	
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	95,426 00	
Cash loans on collateral security, . \$4,788 00	—	
Other cash loans, . . . . . 11,668 33	—	
Cash on hand in the office of the Company, . . . . .	8,302 49	
Cash deposited in various banks, . . . . .	51,064 18	
Interest due and accrued (not included above), . . . . .	764 30	
Premiums in course of collection (net), . . . . .	65,958 92	
All other assets and property, . . . \$2,800 00	1,208 20	
Gross present Assets, . . . . .	<hr/>	\$383,774 57

#### LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$3,528 39	
Claimed, reported and supposed losses, . . . . .	17,700 00	
Losses disputed or resisted, including expenses thereon, . . . . .	6,000 00	
Total am't of losses and claims, . . . . .	\$27,228 39	
Salvage claims, . . . . .	5,018 00	
Net amount of unpaid losses, . . . . .	<hr/>	\$22,210 39
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	96,421 09	
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon, . . . . .	1,178 00	
Gross present Liabilities, except Capital Stock, . . . . .	<hr/>	119,809 48
Surplus as regards Policy-holders, . . . . .		\$263,965 09
Paid-up Capital, . . . . .	\$300,000 00	
Net present Assets, . . . . .	263,965 09	
Impairment of Capital, . . . . .	\$36,034 91	

* Value of lands mortgaged, . . . . .	\$297,900 00
Value of buildings thereon, . . . . .	148,100 00

Total value of mortgaged property, . . . . .	\$446,000 00
Amount of insurance held as collateral, . . . . .	51,376 00

## NEW HAMPSHIRE FIRE INSURANCE COMPANY, MANCHESTER, N. H.

[Incorporated June, 1869. Commenced business April, 1870.]

E. A. STRAW, *President.**Secretary,* JOHN C. FRENCH.*Office, Manchester, N. H.**Attorney to accept service,* JOSEPH W. KINSLEY, *Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
City of Manchester Bonds, . . . .	\$10,000 00	\$10,000 00
“ Nashua “ . . . .	16,000 00	16,000 00
“ Chicago “ . . . .	10,000 00	9,850 00
“ Zanesville “ . . . .	10,000 00	10,300 00
“ Cleveland “ . . . .	10,000 00	10,100 00
“ St. Louis “ . . . .	10,000 00	9,000 00
“ Indianapolis “ . . . .	10,000 00	10,200 00
Independent Order of O. F. Stock, . . . .	5,000 00	5,000 00
Old Colony Railroad Stock, . . . .	10,000 00	10,250 00
Portland and Kennebec Railroad Stock, . . . .	5,000 00	4,750 00
Conn. and Passumpsic River Railroad Stock, . . . .	1,500 00	1,425 00
Eastern Railroad Stock, . . . .	10,000 00	9,600 00
Maine Central Railroad Stock, . . . .	10,000 00	9,500 00
Burlington and Missouri Railroad Stock, . . . .	15,000 00	15,450 00
Cheshire Railroad Stock, . . . .	7,500 00	7,500 00
Michigan Air-line Railroad Stock, . . . .	20,000 00	21,000 00
Burlington and Missouri Railroad Stock, . . . .	10,000 00	10,000 00
Jackson, Lansing and Saginaw Railroad Stock, . . . .	20,000 00	21,000 00
Chicago, Burlington and Quincy R. R. Stock, . . . .	10,000 00	9,800 00
	<hr/>	<hr/>
	\$200,000 00	\$200,725 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Monadnock Railroad Bonds, . . . .	\$10,000 00	\$10,000 00
Burlington and Missouri River Railroad Bonds, . . . .	13,680 00	12,000 00
	<hr/>	<hr/>
	\$23,680 00	\$22,000 00

Other Cash Loans:—

Loaned to corporations, . . . \$16,750 00

All other Assets and Property owned by the Company:—

	Cash value.
Due from other companies for re-insurance, . . . .	\$800 00
Office furniture, . . . .	\$1,000 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of stocks, bonds and securities owned by the Company, . . . . .	\$200,725 00	
Cash loans on collateral security, . . . . .	22,000 00	
Other cash loans, . . . . .	\$16,750 00	
Cash on hand in the office of the Company, . . . . .	749 46	
Cash deposited in the Amoskeag Nat'l Bank, . . . . .	5,443 92	
Interest due and accrued (not included above), . . . . .	10,023 33	
Premiums in course of collection (net), . . . . .	8,550 19	
All other assets and property, . . . . .	\$1,000 00	800 00
Gross present Assets, . . . . .		<u>\$248,291 90</u>

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$2,880 00	
Losses disputed or resisted, including expenses thereon, . . . . .	5,750 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	56,195 00	
Gross present Liabilities, except Capital Stock, . . . . .		<u>64,825 00</u>
Surplus as regards Policy-holders, . . . . .		<u>\$183,466 90</u>
Paid-up Capital, . . . . .	\$200,000 00	
Net present Assets, . . . . .	183,466 90	
Impairment of Capital, . . . . .	\$16,533 10	

NEWPORT FIRE AND MARINE INSURANCE COMPANY,  
NEWPORT, R. I.

[Incorporated, 1859. Commenced business November 6, 1871.]

J. H. DE WOLF, *President.* Secretary, RESOLVED WATERMAN.*Office, Newport, R. I.**Attorney to accept service, HENRY R. DALTON, Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
181 shares Mechanics' Nat'l Bank, Providence, . . . . .	\$9,050 00	10,860 00
1,200 " Blackstone Canal National Bank, . . . . .	30,000 00	31,200 00
300 " American National Bank, . . . . .	15,000 00	16,800 00
200 " Commercial National Bank, . . . . .	10,000 00	10,800 00
300 " National Bank of North America, . . . . .	15,000 00	17,700 00
100 " Merchants' National Bank, . . . . .	5,000 00	5,700 00
100 " National Bank of Commerce, . . . . .	10,000 00	11,250 00
<i>Amounts carried forward, . . . . .</i>	<u>\$94,050 00</u>	<u>\$104,310 00</u>

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<i>Amounts brought forward,</i> . . . . .	\$94,050 00	\$104,310 00
100 shares Delaware and Hudson Canal Co.,	10,000 00	11,950 00
15 " Delaware and Hudson Canal Co.'s Bonds, . . . . .	15,000 00	15,300 00
12 " Rensselaer, Hudson River and Saratoga Railroad Bonds, . . . . .	12,000 00	12,240 00
City of Chicago Buckner Bonds, . . . . .	20,000 00	20,000 00
What Cheer Corporation (real estate), . . . . .	—	30,000 00
	<hr/>	<hr/>
	\$151,050 00	\$193,800 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 5-20 Bonds, . . . . .	\$23,220 00	\$19,000 00
" " " " . . . . .	1,175 00	1,000 00
" " " " . . . . .	1,175 00	1,000 00
Old National Bank of Providence, . . . . .	6,084 00	5,000 00
Central Park, North and East River Railroad Bonds, . . . . .	1,500 00	1,500 00
	<hr/>	<hr/>
	\$33,154 00	\$27,500 00

## All other Assets and Property owned by the Company:—

	Cash value.
Salvage on losses paid, . . . . .	\$2,000 00
Re-insurance due from other Companies, . . . . .	811 26
	<hr/>
	\$2,811 26

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of stocks, bonds and securities owned by the Company, . . . . .	\$193,800 00
Cash loans on collateral security, . . . . .	27,500 00
Cash on hand in the office of the Company, . . . . .	57,027 68
Cash deposited in Blackstone Canal Nat'l Bank, . . . . .	39,659 87
Interest due and accrued (not included above), . . . . .	1,496 99
Premiums in course of collection (net), . . . . .	33,524 15
Premium notes taken for marine and inland risks, not yet due, . . . . .	13,159 87
All other assets and property, . . . . .	2,811 26
Gross present Assets, . . . . .	<hr/>
	\$368,979 82

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$66,800 00
Claimed, reported and supposed losses, . . . . .	49,215 33
Losses disputed or resisted, including expenses thereon, . . . . .	5,500 00
	<hr/>
Total am't of losses and claims, . . . . .	\$121,515 33
Less re-insurance, . . . . .	14,181 00
Net amount of unpaid losses, . . . . .	<hr/>
	\$107,334 33
<i>Amounts carried forward,</i> . . . . .	<hr/>
	\$107,334 33
	<hr/>
	\$368,979 82

<i>Amounts brought forward,</i>	\$107,334 33	\$368,979 82
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine risks not marked off,	61,967 94	
Cash dividends to stockholders, declared and unpaid,	369 00	
Due and accrued for rents, salaries and other miscellaneous expenses,	451 87	
Due for re-insurance,	3,449 71	
Gross present Liabilities, except Capital Stock,		173,572 85
Surplus as regards Policy-holders,		\$195,406 97
Paid-up Capital,	\$200,000 00	
Net present Assets,	195,406 97	
Impairment of Capital,	\$4,593 03	

### NEW YORK AND YONKERS FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated February 19, 1872. Commenced business, March 1, 1872.]

RICHARD L. FRANKLIN, *President.* Secretary, JOHN W. SIMONSON.

*Office, No. 100 Broadway, New York.*

*Attorney to accept service, E. W. SANBORN, Boston.*

#### DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
New York City Revenue Bonds,	\$100,000 00	\$102,000 00

Cash Loans:—

	Cash value.
New York Guaranty and Indemnity Company, Certificate of Deposit,	\$110,000 00

All other Assets and Property owned by the Company:—

Salvage on losses paid,	\$2,000 00
Rents due and accrued,	1,000 00
	<u>\$3,000 00</u>

#### SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of stocks, bonds and securities owned by the Company,	\$102,000 00
Cash loans,	110,000 00
Cash on hand in the office of the Company,	558 44
<i>Amount carried forward,</i>	<u>\$212,558 44</u>

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<i>Amount brought forward,</i> . . . . .	\$212,558 44	
Cash deposited in Metropolitan Bank, . . . . .	63,535 78	
Interest due and accrued (not included above), . . . . .	7,317 21	
Premiums in course of collection (net), . . . . .	12,409 22	
All other assets and property, . . . . .	3,000 00	
Gross present Assets, . . . . .	<u>          </u>	\$298,820 65

LIABILITIES.

Adjusted losses and claims, un-		
paid, . . . . .	\$52,600 76	
Claimed, reported and supposed		
losses, . . . . .	25,000 00	
	<u>          </u>	
Total am't of losses and claims, . . . . .	\$77,600 76	
Less re-insurance, . . . . .	\$2,500 00	
Salvage claims, . . . . .	5,617 03	
	<u>          </u>	8,117 03
Net amount of unpaid losses, . . . . .	<u>          </u>	\$69,483 73
Amount required to re-insure all outstanding		
risks, taken at 50 per cent. of premiums re-		
ceived on unexpired fire risks, . . . . .	28,807 40	
Gross present Liabilities, except Capital		
Stock, . . . . .	<u>          </u>	98,291 13
Surplus as regards Policy-holders, . . . . .		\$200,529 52
Paid-up Capital, . . . . .		200,000 00
		<u>          </u>
Surplus over Capital, . . . . .		\$529 52

NIAGARA FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated July, 1850. Commenced business August, 1850.]

HENRY A. HOWE, *President.*

*Secretary,* PETER NOTMAN.

*Office, No. 201 Broadway, New York.*

*Attorneys to accept service,* LORENZO BURGE and CHAS. E. LANE, *Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States Regist'd 6 per cent. Bonds, 1881, . . . . .	\$133,000 00	\$152,950 00
“ “ “ 5-20 Bonds, 1864, . . . . .	40,000 00	45,200 00
“ “ “ “ “ 1865, . . . . .	255,000 00	288,150 00
“ “ “ 10-40, “ . . . . .	100,000 00	110,000 00
“ “ “ 6 per ct. Cur'cy Bonds, . . . . .	110,000 00	124,300 00
Tennessee 6 per cent. Bonds, . . . . .	20,000 00	16,000 00
Alabama 8 per cent. Bonds, . . . . .	10,000 00	9,000 00
	<u>          </u>	<u>          </u>
	\$668,000 00	\$745,600 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
2,000 shares Central Railroad, New Jersey, .	\$200,000 00	\$150,000 00
United States 5-20 Bonds, . . . . .	2,300 00	1,500 00
202 shares Del., Lackawanna and W. Railroad, }		
110 " N. J. Zinc Company, . . . . }	25,000 00	17,000 00
\$5,000 Bonds Buffalo R. R. and Erie R. R., }		
48 shares Delaware and Hudson Canal, . .	5,760 00	5,000 00
50 " Bank of the Republic, . . . .	5,500 00	3,000 00
200 " United States Express Company, }		
\$20,000 So. Carolina Bonds, . . . . }	20,400 00	16,500 00
12 shares Metropolitan Gas Company, . .	1,800 00	500 00
10 " Commercial Fire Insurance Co., }		
10 " Farragut Fire Insurance Co., . }	1,000 00	750 00
\$1,000 Bond Brooklyn and Newton Railroad, .	1,000 00	800 00
	<hr/>	<hr/>
	\$262,760 00	\$195,050 00

## All other Assets and Property owned by the Company:—

	Cash value.
Rents due and accrued, . . . . .	\$1,550 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$22,725 95
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	159,390 00
Cash market value of stocks, bonds and securities owned by the Company, . . . .	745,600 00
Cash loans on collateral security, . . . .	195,050 00
Cash deposited in various banks, . . . .	17,007 25
Interest due and accrued (not included above), .	6,267 00
Premiums in course of collection (net), . .	116,948 05
All other assets and property, . . . . .	1,550 00
Gross present Assets, . . . . .	<hr/> \$1,264,538 25

## LIABILITIES.

Claimed, reported and supposed losses, . .	\$233,088 00
Losses disputed or resisted, including expenses thereon, . . . . .	13,612 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . .	386,000 00

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*Amounts carried forward, . . . . .* \$632,700 00 \$1,264,538 25

* Value of lands mortgaged, . . . . .	\$200,000 00
Value of buildings thereon, . . . . .	240,000 00
Total value of property mortgaged, . . . . .	<hr/> \$440,000 00
Amount of insurance held as collateral, . . . . .	185,250 00

<i>Amounts brought forward,</i> . . . . .	\$632,700 00	\$1,264,538 25
Cash dividends to stockholders, declared and unpaid, . . . . .	35 25	
Gross present Liabilities, except Capital Stock, . . . . .		632,735 25
Surplus as regards Policy-holders, . . . . .	\$631,803 00	
Paid-up Capital, . . . . .	500,000 00	
Surplus over Capital, . . . . .	\$131,803 00	

## NORTH MISSOURI INSURANCE COMPANY, MACON, MO.

[Incorporated July 5, 1867. Commenced business August 2, 1867.]

JOHN F. WILLIAMS, *President.**Secretary,* ALBERT LARRABEE.*Office, Macon City, Mo.**Attorney to accept service, WM. H. GERRISH, Lynn.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
Macon County Railroad Bonds, . . . . .	\$43,700 00	\$37,145 00
Schuyler “ “ “ . . . . .	75,000 00	63,750 00
Pike “ “ “ . . . . .	20,000 00	18,000 00
Clark “ “ “ . . . . .	4,500 00	3,600 00
Memphis (Scotland Co.) Railroad Bonds, . . . . .	1,000 00	800 00
Carrollton (Mo.) School Bonds, . . . . .	100 00	100 00
Linnens (Mo.) School Bonds, . . . . .	240 00	240 00
South Carolina State Bonds (old), . . . . .	20,000 00	10,000 00
North Carolina State Bonds (old), . . . . .	23,000 00	8,050 00
Keokuk and Kansas City Railroad Stock, . . . . .	1,000 00	800 00
Mound City Life Insurance Company's Stock, . . . . .	10,000 00	10,000 00
	\$198,540 00	\$152,485 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
No. Missouri Insurance Co.'s Stock, \$18,580 53	—	—
California City (Mo.) Bonds, . . . . .	\$1,900 00	\$900 00
Keokuk and Kansas City Railroad Stock, . . . . .	800 00	778 89
	\$2,700 00	\$1,678 89

All other Assets and Property owned by the Company:—

		Cash value.
Salvage on losses paid, . . . . .	—	\$275 00
Rents due and accrued, . . . . .	—	300 00
Bills receivable, . . . . .	\$3,381 00	—
Call loans, . . . . .	3,150 00	—
Office furniture and agency supplies, . . . . .	10,221 73	—
	\$16,752 73	\$575 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$37,000 00	
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . .	182,123 25	
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	152,485 00	
Cash loans on collateral security, . . . . .	1,678 89	
Cash on hand in the office of the Company, . .	7,201 12	
Cash deposited in various banks, . . . . .	71,223 78	
Interest due and accrued (not included above), . . . . .	600 00	
Premiums in course of collection (net), . . . .	186,650 62	
Premium notes taken for marine and inland risks, not yet due, \$73,015.23; overdue and not paid, \$5,791.90, . . . . .	78,807 13	
All other assets and property, . . . \$16,752 73	575 00	
Gross present Assets, . . . . .	<hr/>	\$718,344 79

## LIABILITIES.

Claimed, reported and supposed losses, . . . .	\$55,478 18	
Losses disputed or resisted, including expenses thereon, . . . . .	6,000 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine risks not marked off, . . . . .	336,497 47	
Gross present Liabilities, except Capital Stock, . . . . .	<hr/>	397,975 65
Surplus as regards Policy-holders, . . . . .		\$320,369 14
Paid-up Capital, . . . . .	\$350,000 00	
Net present Assets, . . . . .	320,369 14	
Impairment of Capital, . . . . .	\$29,630 86	

* Value of lands mortgaged, . . . . .	\$318,305 00
Value of buildings thereon, . . . . .	88,205 00

Total value of mortgaged property, . . . . .	\$406,510 00
Amount of insurance held as collateral, . . . . .	56,644 00

## NORTHWESTERN NATIONAL INSURANCE COMPANY, MILWAUKEE, WIS.

[Incorporated February 20, 1869. Commenced business July 1, 1869.]

ALEX'R MITCHELL, *President*. Secretary (*pro tem.*), FRANK H. WHIPP.*Office, Milwaukee, Wis.**Attorney to accept service, HAMILTON A. HILL, Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, Registered, . . .	\$17,000 00	\$19,975 00
“ “ 6 per cent. Bonds, Registered, . . .	70,000 00	82,600 00
“ “ 6 per cent. Currency Bonds, Reg., . . .	70,000 00	79,275 00
Milwaukee and St. Paul First Mort. Bonds, . . .	15,000 00	16,200 00
“ City Water Bonds, . . . . .	50,000 00	50,000 00
	<hr/>	<hr/>
	\$222,000 00	\$248,050 00

All other Assets and Property owned by the Company:—

	Cash value.
Salvage on losses paid, . . . . .	\$7,008 16
Re-insurance due from other companies, . . . . .	10,648 22
Office furniture, . . . . .	\$2,500 00
Stockholders' obligations, . . . . .	3,550 00
	<hr/>
	\$6,050 00
	<hr/>
	\$17,656 38

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of stocks, bonds and securities owned by the company, . . . . .	\$248,050 00
Cash on hand in the office of the Company, . . . . .	16,239 00
Cash deposited in bank, . . . . .	21,226 19
Interest due and accrued (not included above), . . . . .	4,000 00
Premiums in course of collection (net), . . . . .	49,728 02
Premium notes taken for marine and inland risks, not yet due, \$19,718.77; overdue, and not paid, \$617, . . . . .	20,335 77
All other assets and property, . . . . .	\$6,050 00
Gross present Assets, . . . . .	<hr/>
	\$377,235 36

## LIABILITIES.

Claimed, reported and supposed losses, . . . . .	\$25,625 00
Losses disputed or resisted, including expenses thereon, . . . . .	7,500 00
	<hr/>
Total am't of losses and claims, . . . . .	\$33,125 00
Less re-insurance, . . . . .	\$2,500 00
Salvage claims, . . . . .	8,875 00
	<hr/>
	11,375 00
Net amount of unpaid losses, . . . . .	<hr/>
	\$21,750 00
	<hr/>
Amounts carried forward, . . . . .	\$21,750 00
	<hr/>
	\$377,235 36

<i>Amounts brought forward,</i> . . . . .	\$21,750 00	\$377,235 36
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire and inland risks, .	68,501 11	
Gross present Liabilities, except Capital Stock, . . . . .		90,251 11
Surplus as regards Policy-holders, . . . . .		\$286,984 25
Paid-up Capital, . . . . .		235,500 00
Surplus over Capital, . . . . .		\$51,484 25

## ORIENT INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May, 1867. Commenced business January 1, 1872.]

C. T. WEBSTER, *President.**Secretary,* GEO. W. LESTER.*Office, Hartford, Conn.**Attorney to accept service,* EDWARD STEARNS, *Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and Securities owned by the Company:—

	Par value.	Market value.
200 shares American National Bank, Hartford,	\$10,000 00	\$12,200 00
100 " Ætna National Bank, Hartford, .	10,000 00	12,400 00
100 " Charter Oak Nat'l Bank, Hartford, .	10,000 00	12,800 00
100 " Farmers' and Mechanics' National Bank, Hartford, . . . . .	10,000 00	13,000 00
150 " Hartford National Bank, Hartford, .	15,000 00	24,000 00
35 " City National Bank, Hartford, .	3,500 00	3,745 00
100 " Mercantile National Bank, Hartford,	10,000 00	12,000 00
50 " Phoenix National Bank, Hartford, .	5,000 00	7,750 00
48 " First National Bank, Hartford, .	4,800 00	6,912 00
16 " National Exchange Bank, Hartford,	800 00	976 00
100 " Metropolitan Nat'l B'k, New York, .	10,000 00	13,500 00
228 " Michigan Central Railroad, . . .	22,800 00	26,904 00
200 " Lake Shore and Mich. Southern Railroad, . . . . .	20,000 00	19,200 00
100 " Albany and Susquehanna R. R., .	10,000 00	9,200 00
400 " Cleveland and Pittsburg Railroad, .	20,000 00	18,000 00
277 " New York, New Haven and Hartf'd Railroad, . . . . .	27,700 00	38,780 00
10 bonds Indiana Central Railroad Company, 10 per cent., \$1,000 each, . . .	10,000 00	11,000 00
11 " Indiana and Cincinnati R. R. Co., 7 per cent., \$1,000 each, . . .	11,000 00	10,230 00
20 " Hartford, Prov. and Fish. R. R. Co., 7 per cent., \$1,000 each, . . .	20,000 00	19,000 00
4 " W. J. Finlay, Toledo, 10 per cent., \$5,000 each, . . . . .	20,000 00	21,000 00
	\$250,600 00	\$292,597 00

## Securities held as Collateral for Cash Loans:—

		Market value.	Loaned thereon.
25 shares	Ætna Insurance Company, Hartford,	\$3,000 00	\$1,200 00
12 "	" " " " "	1,440 00	1,200 00
8 "	" " " " "	960 00	600 00
13 "	" " " " "	1,560 00	1,200 00
40 "	Phoenix Insurance Co., Hartford, .	4,800 00	1,100 00
8 "	Ætna Life Insurance Co., Hartford,	2,400 00	1,200 00
10 "	" " " " " "	3,000 00	1,000 00
10 "	" " " " " "	3,000 00	1,200 00
50 "	Continental Life Ins. Co., Hartford,	1,100 00	600 00
15 "	" " " " " "	330 00	300 00
50 "	Conn. Gen'l Life Ins. Co., Hartford,	2,100 00	1,800 00
30 "	" " " " " "	1,260 00	1,000 00
100 "	" " " " " "	4,200 00	6,000 00
30 "	N. Y., N. H. and H. Railroad Co.,	4,200 00	
7 "	" " " " " "	980 00	600 00
25 "	" " " " " "	3,500 00	600 00
5 "	Ætna National Bank, Hartford, .	620 00	300 00
10 "	Charter Oak Nat'l Bank, Hartford, .	1,280 00	540 00
30 "	Mercantile National B'k, Hartford, .	3,600 00	3,000 00
29 "	" " " " " "	3,480 00	1,500 00
7 "	Central National Bank, New York, .	658 00	544 00
3 "	First National Bank, Rockville, Ct.,	360 00	120 00
3 "	" " " " " "	360 00	180 00
4 "	" " " " " "	480 00	360 00
80 "	American National Bank, Hartford,	4,880 00	3,900 00
25 "	" " " " " "	1,525 00	1,200 00
10 "	Farmers' and Mechanics' National Bank, Hartford, . . . . .	1,300 00	190 00
5 "	Rockville Nat'l Bank, Rockville, Ct.,	600 00	420 00
25 "	Nat'l Bank Commerce, Chicago, Ill.,	2,750 00	1,800 00
15 "	American Nat'l Bank, Hartford, Ct.,	915 00	3,480 00
5 "	Charter Oak Nat'l B'k, Hartford, Ct.,	640 00	
3 "	First National Bank, Hartford, Ct., .	432 00	
2 "	Ætna Insurance Co., Hartford, Ct., .	240 00	
1 Trust	Deed, 1st Mortgage Bond, C. E. Bosworth, Champaign, Ills., . . . . .	1,600 00	
1 "	Deed, 1st Mort. Bond, B. J. Gifford, Champaign, Ills., . . . . .	2,000 00	1,200 00
1 "	Deed, 1st Mort. Bond, W. W. Snyder, Champaign, Ills., . . . . .	2,000 00	1,200 00
3 "	Deeds, 1st Mort. Bonds, W. Hill, Bloomington, Ills., . . . . .	3,000 00	1,800 00
1 "	Deed, 1st Mort. Bond, J. C. & C. E. Geisendorf, Indianapolis, Ind., . .	1,000 00	900 00
3 "	Deeds, 1st Mort. Bonds, J. A. Heidler, Indianapolis, Ind., . . . .	3,000 00	3,000 00
<i>Amounts carried forward, . . . . .</i>		<u>\$74,550 00</u>	<u>\$45,234 00</u>

<i>Amounts brought forward, . . . . .</i>		\$74,550 00	\$45,234 00
1	Trust Deed, 1st Mort. Bond, Ewing and Smith, Fort Wayne, Ind., . . . .	1,000 00	1,000 00
1	" Deed, 1st Mort. Bond, H. Burgess, Fort Wayne, Ind., . . . .	1,000 00	600 00
2	" Deeds, 1st Mort. Bonds, Shaw, Lippincott & Conner, Ind'apolis, Ind., . . . .	2,000 00	1,800 00
2	Bonds United States 5-20s, 1867, (\$500 each), . . . . .	1,170 00	—
1	Bond United States 5-20s, 1865, . . . .	580 00	1,500 00
2	Bonds United States 5-20s, 1867, . . . .	175 50	150 00
2	" U. S. Watch Company, New Jersey, . . . .	2,000 00	981 95
3	" W. U. Telegraph Company, . . . .	1,440 00	
2	" City of Hartford, . . . . .	1,940 00	1,800 00
20	" South Side R. R. Co., Va., 8 per cent., 1st preferred, . . . . .	18,000 00	15,000 00
4	" Hartford, Providence and Fishkill Railroad Company, . . . .	3,760 00	3,000 00
1	" Hartford, Providence and Fishkill Railroad Company, . . . .	940 00	600 00
90 shares	National Screw Company, Hartford, . . . .	22,500 00	6,000 00
40	" " " " " " . . . . .	10,000 00	3,000 00
8	" " " " " " . . . . .	2,000 00	900 00
25	" " " " " " . . . . .	6,250 00	3,000 00
50	" Willimantic Linen Co., Hartford, . . . .	2,050 00	
50	" " " " " " . . . . .	2,050 00	3,000 00
25	" National Screw Co., Hartford, . . . .	6,250 00	
312	" Willimantic Linen Co., Hartford, . . . .	12,792 00	6,000 00
40	" Weed Sewing Machine Co., Hartf'd, . . . .	1,800 00	1,800 00
140	" " " " " " . . . . .	6,300 00	6,000 00
47	" " " " " " . . . . .	2,115 00	1,500 00
47	" " " " " " . . . . .	2,115 00	1,500 00
64	" " " " " " . . . . .	2,880 00	2,100 00
17	" Hartford Carpet Co., Hartford, . . . .	4,165 00	3,000 00
461	" Collins Company, Hartford, . . . .	3,688 00	3,000 00
15	" Shailer and Hall Quarry Company, Portland, Ct., . . . . .	4,500 00	3,000 00
7	" Shailer and Hall Quarry Company, Portland, Ct., . . . . .	2,100 00	1,200 00
100	" Adams Express Company, . . . .	9,300 00	6,000 00
25	" " " " " " . . . . .	2,325 00	3,000 00
10	" State Bank, Hartford, . . . .	1,150 00	
15	" United State Trust Company, N. Y., . . . .	3,000 00	1,200 00
50	" Fireman's Trust Ins. Co., Brooklyn, . . . .	625 00	500 00
15	" National Insurance Co, Hartford, . . . .	1,050 00	1,500 00
1	Bond Toledo, Peoria & Warsaw R. R. Co., . . . .	940 00	
1	" " " " " " . . . . .	940 00	1,500 00
15 shares	National Insurance Co., Hartford, . . . .	1,050 00	
		\$222,490 50	\$130,365 95

All other Assets and Property owned by the Company:—

Office furniture, fixtures and safe, . . . . \$2,500 00

#### SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$163,068 58
Cash market value of stocks, bonds and securities owned by the Company, . . . .	292,597 00
Cash loans on collateral security, . . . .	130,365 95
Cash on hand in the office of the Company, .	755 42
Cash deposited in American National Bank, .	29,973 18
Interest due and accrued (not included above),	5,441 69
Premiums in course of collection (net), . .	67,692 78
All other assets and property, . . . \$2,500 00	—
Gross present Assets, . . . . .	<u>\$689,894 60</u>

#### LIABILITIES.

Adjusted losses and claims, unpaid, . . . }	\$51,958 41
Claimed, reported and supposed losses, . . }	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . .	145,408 86
Due and accrued for rents, salaries and other miscellaneous expenses, . . . .	2,000 00
Due for borrowed money, . . . .	60,000 00
Gross present Liabilities, except Capital Stock, . . . . .	<u>259,367 27</u>
Surplus as regards Policy-holders, . . . .	\$430,527 33
Paid-up Capital, . . . . .	\$500,000 00
Net present Assets, . . . . .	<u>430,527 33</u>
Impairment of Capital, . . . . .	\$69,472 67

\* Total value of mortgaged property, . . . . . \$405,240.00  
Amount of insurance held as collateral, . . . . . 129,400 00

## ORIENT MUTUAL INSURANCE COMPANY, NEW YORK.

[Incorporated February, 1854. Commenced business March 1, 1854.]

EUGENE DUTILH, *President.**Secretary,* CHAS. IRVING.*Office, No. 43 Wall Street, New York.**Attorneys to accept service, FOSTER & COLE, Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 5 per cent. Bonds of 1874, . . .	\$15,000 00	\$16,500 00
“ “ 5-20 Bonds of 1865, . . .	80,000 00	90,400 00
“ “ 5-20 Bonds of 1867, . . .	65,000 00	73,450 00
“ “ 5-20 Bonds of 1868, . . .	10,000 00	11,300 00
“ “ 6 per cent. Currency Bonds, . . .	45,000 00	50,850 00
“ “ 10-40 Bonds, Registered, . . .	310,000 00	340,862 52
State of Illinois Bonds, . . .	10,000 00	10,000 00
State of Missouri Bonds, . . .	4,000 00	3,600 00
State of South Carolina Bonds, . . .	20,000 00	9,000 00
State of Alabama Bonds, . . .	10,000 00	6,000 00
Phenix National Bank, New York, . . .	20,000 00	20,000 00
60 shares International Ocean Telegraph Co.,	6,000 00	7,980 00
100 “ West India and Panama Telegraph		
Company, . . .	5,000 00	4,698 58
Scrip of New York Mutual Marine Ins. Co., . .	3,660 00	2,562 00
Scrip of Commercial Insurance Company, . .	340 00	340 00
Scrip of Union Insurance Company, . . .	6,400 00	4,132 00
Scrip of Atlantic Insurance Company, . . .	5,920 00	5,624 00
Scrip of Orient Mutual Ins. Co., \$92,385 00	—	—
	<hr/>	<hr/>
	\$616,320 00	\$657,299 10

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon
United States 5-20 Bonds, . . .	\$3,240 00	\$7,000 00
“ “ 6 per cent. Bonds of 1881, . . .	5,500 00	
Chicago, Burlington and Quincy Railroad Co.,	25,619 00	23,000 00
	<hr/>	<hr/>
	\$34,359 00	\$30,000 00

All other Assets and Property owned by the Company:—

	Cash value.
Subscription notes in advance of premiums, . . .	\$549,794 65
Salvage on losses paid, . . .	53,744 34
	<hr/>
	\$603,538 99

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of stocks, bonds and securities owned by the Company, .	\$92,385 00	\$657,299 10
Cash loans on collateral security, . . . .	30,000 00	
Cash deposited in various banks, . . . .	359,147 59	
Interest due and accrued (not included above),	13,509 96	
Premiums in course of collection (net), . .	117,560 42	
Premium notes taken for marine and inland risks, not yet due, \$147,540.66; overdue, and not paid, \$14,699.16, . . . . .	162,239 82	
All other assets and property, . . . .	603,538 99	
Gross present Assets, . . . . .		<u>\$1,943,295 88</u>

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$70,206 30	
Claimed, reported and supposed losses, . . . . .	105,335 00	
Losses disputed or resisted, including expenses thereon, . . . . .	19,260 00	
Total am't of losses and claims, . . . . .	\$194,801 30	
Less re-insurance and salvage claims, . . . . .	51,000 00	
Net amount of unpaid losses, . . . . .		<u>\$143,801 30</u>
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on the full amount of premiums received on marine risks not marked off, . . . . .	334,613 56	
Unused balances of bills and notes taken for premiums returnable on settlement, . . . .	368,441 48	
Principal unpaid on scrip ordered to be redeemed, . . . . .	1,511 00	
Interest due or unpaid on scrip, . . . .	7,297 15	
All other debts and obligations, viz., return premiums, . . . . .	1,391 39	
Gross present Liabilities, except Scrip, . . . . .		<u>857,055 88</u>
Surplus as regards Policy-holders, . . . . .	\$1,086,240 00	
Scrip, issued and authorized to be issued, which has not been cancelled or ordered to be redeemed, . . . . .	1,063,625 00	
Surplus over Scrip, . . . . .		<u>\$22,615 00</u>

## PACIFIC FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated April 29, 1851. Commenced business April 29, 1851.]

AMOS F. HATFIELD, *President.**Secretary,* THOMAS F. JEREMIAH.*Office, No. 470 Broadway, New York.**Attorney to accept service, CYRUS BREWER, Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds of 1865, . . . .	\$8,000 00	\$9,040 00
“ “ 10-40 Bonds, . . . .	65,000 00	71,175 00
“ “ 5-20 Bonds (\$5,000 each), . . . .	15,000 00	16,950 00
“ “ Currency Bonds, . . . .	50,000 00	56,500 00
	<hr/>	<hr/>
	\$138,000 00	\$153,665 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
50 shares 8th Avenue Railroad Company, .	\$10,000 00	\$5,000 00
130 “ Manufacturers' and Merchants' B'k, .	13,000 00	10,000 00
30 “ Merchants' Insurance Company, .	1,650 00	1,500 00
20 “ Pennsylvania Coal Company, . .	2,000 00	1,500 00
Delaware and Hudson Canal Co.'s Bond, .	1,000 00	
16 shares Importers' and Traders' Bank, .	2,400 00	1,600 00
80 “ American Insurance Company, .	6,000 00	5,000 00
10 “ Metropolitan Gas Light Company, .	1,750 00	1,000 00
10 “ Brooklyn Life Insurance Company, .	1,500 00	6,000 00
80 “ Pacific Bank, . . . .	6,600 00	
25 “ Eagle Fire Insurance Company. .	2,000 00	3,500 00
20 “ National Fire Insurance Company, .	383 00	
10 “ Irving Bank, . . . .	500 00	
10 “ Home Insurance Company, . .	900 00	
20 “ Pacific Insurance Co., . \$900 00	—	
8 Bonds Bleeker Street and Fulton Ferry Railroad, . . . .	—	2,500 00
6 “ Bleeker Street and Fulton Ferry Railroad, . . . .	—	4,000 00
30 shares People's Fire Insurance Company, . . . .	—	1,000 00
40 “ Broadway Bank, . . . .	—	1,800 00
100 “ Exchange Insurance Co., . . . .	—	1,500 00
	<hr/>	<hr/>
	\$900 00	\$67,233 00
		\$45,900 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$90,000 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . . . . .	188,086 66
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	153,665 00
Cash loans on collateral security, . . . . .	45,900 00
Cash on hand in the office of the Company, . . . . .	17,738 52
Cash deposited in Bank, . . . . .	11,957 33
Interest due and accrued (not included above), . . . . .	1,350 00
Premiums in course of collection (net), . . . . .	20,050 00
Gross present Assets, . . . . .	<u>\$528,747 51</u>

## LIABILITIES.

Claimed, reported and supposed losses, . . . . .	\$20,329 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	93,050 90
Gross present Liabilities, except Capital Stock, . . . . .	<u>113,379 90</u>
Surplus as regards Policy-holders, . . . . .	\$415,367 61
Paid-up Capital, . . . . .	<u>200,000 00</u>
Surplus over Capital, . . . . .	\$215,367 61

## PENN FIRE INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated April 30, 1855. Commenced business August 1, 1872.]

CHAS. H. STOKES, *President*.*Secretary*, JOHN J. WADSWORTH.*Office*, No. 408 Walnut Street, Philadelphia, Pa.*Attorney to accept service*, WILLIAM H. WHITCOMB, Boston.

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds of 1867, . . . . .	\$5,000 00	\$5,737 50
Pennsylvania Railroad Bonds, . . . . .	5,000 00	5,150 00
Camden and Amboy Railroad Bonds, . . . . .	5,000 00	5,000 00
	<u>\$15,000 00</u>	<u>\$15,887 50</u>

* Value of lands mortgaged, . . . . .	\$253,700 00
Value of buildings thereon, . . . . .	200,000 00
Total value of mortgaged property, . . . . .	\$453,700 00
Amount of insurance held as collateral, . . . . .	165,000 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
20 shares Erie Company S. B. Stock, . . .	\$2,200 00	\$5,000 00
100 “ Alps Insurance Company, . . .	5,000 00	
100 “ Pullman Palace Car Company, . . .	11,000 00	9,500 00
12½ “ Chicago Towing Company, . . .	1,875 00	1,187 50
20 “ Second N. B. Erie, . . .	2,200 00	2,000 00
24 “ Twenty-Second Ward Bank, . . .	1,500 00	1,000 00
	<u>\$23,775 00</u>	<u>\$18,687 50</u>

## All other Assets and Property owned by the Company:—

	Cash value.
Rents due and accrued, . . . . .	\$555 00
Bills receivable, . . . . .	357 50
Office furniture and supplies, . . . . .	\$2,429 46
	<u>\$912 50</u>

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$13,300 00	
Loans on mortgage of real estate (first liens), including interest due or accrued thereon,* . . . . .	98,460 55	
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	15,887 50	
Cash loans on collateral security, . . . . .	18,687 50	
Cash on hand in the office of the Company, . . . . .	825 31	
Cash deposited in various banks, . . . . .	31,848 91	
Interest due and accrued (not included above), . . . . .	1,010 62	
Premiums in course of collection (net), . . . . .	41,017 93	
All other assets and property, . . . \$2,429 46	912 50	
Gross present Assets, . . . . .	<u>          </u>	\$221,950 82

## LIABILITIES.

Claimed, reported and supposed losses, . . . . .	\$23,550 00	
Salvage claims, . . . . .	475 00	
Net amount of unpaid losses, . . . . .	<u>\$23,075 00</u>	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	49,809 95	
Due and accrued for rents, salaries, and other miscellaneous expenses, . . . . .	525 00	
Gross present Liabilities, except Capital Stock, . . . . .	<u>          </u>	73,409 95
Surplus as regards Policy-holders, . . . . .		\$148,540 87

\* Total value of mortgaged property, . . . . . \$268,800 00  
Amount of insurance held as collateral, . . . . . 8,000 00

Paid-up Capital, . . . . .	\$156,650 00
Net present Assets, . . . . .	148,540 87
	<hr/>
Impairment of Capital, . . . . .	\$8,109 13

PENNSYLVANIA FIRE INSURANCE COMPANY, PHILADELPHIA,  
PA.

[Incorporated March, 1825. Commenced business April, 1825.]

DANIEL SMITH, Jr., *President.*

*Secretary,* WM. G. CROWELL.

*Office, No. 510 Walnut Street, Philadelphia, Pa.*

*Attorney to accept service,* CHARLES H. COLE, *Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
Pennsylvania and New York R. R. Co.'s Bond,	\$10,000 00	\$9,500 00
250 shares Philadelphia, Wilmington and Baltimore Railroad Co., . . . . .	12,500 00	14,125 00
Philadelphia and Erie Railroad Co.'s Bond, . . . . .	25,000 00	22,500 00
Philadelphia and Reading Railroad Co.'s Bond,	20,000 00	20,400 00
Pennsylvania Railroad Co.'s Bond, . . . . .	11,000 00	10,780 00
Camden and Amboy Co.'s Bond, . . . . .	30,000 00	28,125 00
North Pennsylvania Co.'s Bond, . . . . .	30,000 00	30,000 00
Harrisburg and Mt. Joy Co.'s Bond, . . . . .	20,000 00	18,600 00
Lehigh Valley Co.'s Bond, . . . . .	30,000 00	28,500 00
Elmira and Williamsport Co.'s Bond, . . . . .	25,000 00	23,250 00
West Jersey Co.'s Bond, . . . . .	10,000 00	10,300 00
Schuylkill Navigation Co.'s Loan, . . . . .	20,700 00	15,800 00
Lehigh Coal and Navigation Co.'s Bonds, . . . . .	40,000 00	35,200 00
Chesapeake and Delaware Canal Bonds, . . . . .	10,000 00	8,700 00
Delaware Division Canal Bonds, . . . . .	20,000 00	17,000 00
American Steamship Co.'s Bonds, . . . . .	15,000 00	12,000 00
United Canal and Railroad Co.'s Loan, . . . . .	10,000 00	9,100 00
Philadelphia City Loan, Fives, . . . . .	6,000 00	5,100 00
Pittsburg City Loan, Sevens, . . . . .	36,000 00	36,000 00
“ “ “ Sixes, . . . . .	6,000 00	5,400 00
Cincinnati City Loan, Sixes, . . . . .	12,000 00	10,800 00
Manayunk City Gas Loan, 20 shares, . . . . .	1,000 00	1,000 00
180 shares Philadelphia Bank Stock, . . . . .	18,000 00	29,520 00
	<hr/>	<hr/>
	\$418,200 00	\$401,700 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Huntingdon and Broad Top Loan, . . . . .	\$4,350 00	\$2,500 00
“ “ “ “ . . . . .	4,350 00	2,500 00
“ “ “ “ . . . . .	3,915 00	2,250 00
	<hr/>	<hr/>
	\$12,615 00	\$7,250 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$60,000 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . . . . .	488,760 00
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	401,700 00
Cash loans on collateral security, . . . . .	7,250 00
Cash on hand in the office of the Company, . . . . .	23,792 84
Cash deposited in Philadelphia Nat'l Bank, . . . . .	89,416 62
Interest due and accrued (not included above), . . . . .	4,224 00
Premiums in course of collection (net), . . . . .	87,359 00
Gross present Assets, . . . . .	<hr/> \$1,162,502 46

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$103,065 00
Claimed, reported and supposed losses, . . . . .	87,673 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	321,488 50
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon, . . . . .	382,735 00
Cash dividends to stockholders, declared and unpaid, . . . . .	682 50
Gross present Liabilities, except Capital Stock, . . . . .	<hr/> 895,644 00
Surplus as regards Policy-holders, . . . . .	<hr/> \$266,858 46
Paid-up Capital, . . . . .	\$400,000 00
Net present Assets, . . . . .	266,858 46
Impairment of Capital, . . . . .	<hr/> \$133,141 54†

\* Total value of mortgaged property, . . . . . \$970,000 00  
Amount of insurance held as collateral, . . . . . 290,234 00

† An assessment of \$50 per share was voted Jan. 15, 1873, to make up this impairment, the payment of which leaves the Company with its capital fully restored.

## PEOPLE'S INSURANCE COMPANY, NEWARK, N. J.

[Incorporated March 5, 1866. Commenced business October 10, 1867.]

JOHN M. RANDALL, *President.**Secretary, J. H. LINDSLEY.**Office, No. 764 Broad Street, Newark, N. J.**Attorney to accept service, GEO. W. REED, Boston.*

## DETAILED STATEMENT OF ASSETS.

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Newark City Ice Company's Stock, . . . . .	\$15,750 00	\$11,700 00
Newark and Irvington Railroad Stock, . . . . .	200 00	
People's Insurance Company's Stock, \$525 00	—	5,000 00
Newark City Ice Company's Stock, . . . . .	5,125 00	
East Orange Bonds, . . . . .	500 00	
Orange and Newark Railroad Stock, . . . . .	1,000 00	
Newark City Company's Stock, . . . . .	5,250 00	3,800 00
Merchants' Insurance Co.'s Stock, . . . . .	4,400 00	2,800 00
American Trust Co.'s Stock, . . . . .	1,100 00	1,000 00
Merchants' Insurance Co.'s Stock, . . . . .	4,000 00	3,000 00
Milwaukee and St. Paul R. R., First Mortgage Bonds, . . . . .	3,000 00	2,500 00
Merchants Insurance Co.'s Stock, . . . . .	2,200 00	1,500 00
First National Bank Stock, . . . . .	7,800 00	6,000 00
Merchants' National Bank Stock, . . . . .	1,000 00	
American Trust Co.'s Stock, . . . . .	5,500 00	4,000 00
Merchants' Insurance Co.'s Stock, . . . . .	6,270 00	5,000 00
Newark City Ice Co.'s Stock, . . . . .	13,125 00	8,000 00
Merchants' and Manufacturers' Bank Stock, . . . . .	1,000 00	
Elizabeth City Bonds, . . . . .	23,750 00	21,500 00
Merchants' Insurance Co.'s Stock, . . . . .	1,100 00	800 00
City National Bank Stock, . . . . .	3,825 00	2,000 00
Essex County Bank Stock, . . . . .	2,320 00	
Newark and Irvington H. C. R. R. Stock, . . . . .	13,000 00	800 00
Citizens' Gas Company's Stock, . . . . .	6,250 00	5,000 00
	<u>\$127,465 00</u>	<u>\$84,400 00</u>

## All other Assets and Property owned by the Company:—

Office furniture and fixtures, . . . . . \$2,000 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens),  
including interest due or accrued thereon,\* . . . . . 177,369 72

*Amount carried forward, . . . . . \$177,369 72*

* Value of lands mortgaged, . . . . .	\$281,200 00
Value of buildings thereon, . . . . .	225,000 00
Total value of mortgaged property, . . . . .	\$506,200 00
Amount of insurance held as collateral, . . . . .	154,750 00

<i>Amount brought forward,</i> . . . . .	\$177,369 72	
Cash loans on collateral security, . . . . .	84,400 00	
Cash on hand in the office of the Company, . . . . .	1,800 19	
Cash deposited in First National Bank, . . . . .	12,874 68	
Interest due and accrued (not included above), . . . . .	1,878 64	
Premiums in course of collection (net), . . . . .	23,680 99	
All other assets and property, . . . . .	\$2,000 00	—
Gross present Assets, . . . . .		<u>\$302,004 22</u>

## LIABILITIES.

Claimed, reported and supposed losses, . . . . .	\$5,000 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	60,038 83	
Principal unpaid on scrip ordered to be redeemed, . . . . .	5,030 00	
Gross present Liabilities, except Capital Stock and Scrip, . . . . .		<u>70,068 83</u>
Surplus as regards Policy-holders, . . . . .	\$231,935 39	
Paid-up Capital, . . . . .	\$200,000 00	
Scrip, issued and authorized to be issued, which has not been cancelled or ordered to be redeemed, . . . . .	14,461 00	
		<u>214,461 00</u>
Surplus over Capital, . . . . .		<u>\$17,474 39</u>

## PHENIX INSURANCE COMPANY, BROOKLYN, NEW YORK.

[Incorporated September 10, 1853. Commenced business September 10, 1853.]

STEPHEN CROWELL, *President.**Secretary,* PHILANDER SHAW.*Office, Nos. 12 and 14 Court Street, Brooklyn, N. Y.**Attorney to accept service, CHAS. E. LANE, Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States Bonds, 5-20, 1864, Coupon, . . . . .	\$10,000 00	\$11,362 50
“ “ “ 5-20, 1867, Registered, . . . . .	235,200 00	269,304 00
“ “ “ 5-20, 1868, Coupon, . . . . .	6,350 00	7,413 62
“ “ “ 1881, Coupon, . . . . .	55,000 00	64,900 00
“ “ “ 10-40, Registered, . . . . .	77,000 00	84,700 00
Tennessee State Bonds, . . . . .	35,000 00	28,175 00
Virginia State Bonds (consolidated), . . . . .	29,544 67	16,877 39
“ “ “ (deferred), . . . . .	14,772 33	2,363 57
<i>Amounts carried forward,</i> . . . . .	<u>\$462,867 00</u>	<u>\$485,096 08</u>

<i>Amounts brought forward,</i>		\$462,867 00	\$485,096 08
North Carolina State Bonds,		10,000 00	3,500 00
South Carolina State Bonds,		20,000 00	10,000 00
Alabama State Bonds,		10,000 00	8,800 00
Mississippi State Bonds,		20,000 00	18,000 00
Kings County Bonds, 6 per cent.,		32,000 00	32,000 00
“ “ “ 7 per cent.,		4,000 00	4,000 00
Assessment Fund Bonds, Brooklyn,		12,313 39	12,313 39
People's Gas Light Co.'s Bonds, Brooklyn,		50,000 00	50,000 00
Nassau Gas Light Co.'s Certificates, Brooklyn,		15,000 00	17,250 00
800 shares Nassau Gas Light Company's Stock, Brooklyn,		20,000 00	24,000 00
65 “ Union Ferry Co.'s Stock, Brooklyn,		6,500 00	9,750 00
15 “ Commercial B'k of Brooklyn Stock,		1,500 00	1,500 00
Houston and Texas Railroad Bonds,		3,000 00	3,000 00
		<hr/>	<hr/>
		\$667,180 39	\$679,209 47

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
20 shares Montauk Fire Ins. Co., Brooklyn,	\$1,400 00	\$5,000 00
10 “ Mechanics' Fire Ins. Co., Brooklyn, .	525 00	
40 “ Mechanics' Bank, Brooklyn, . . .	3,000 00	
8 “ Shoe and Leather Bank, New York,	1,216 00	
15 “ City Fire Insurance Co., New York,	1,785 00	2,000 00
55 “ Peter Cooper Ins. Co., New York, .	1,540 00	
10 “ Economical Printing Co., New York,	1,500 00	1,000 00
18 “ Bank of the State of New York, .	1,980 00	1,000 00
20 “ American Fire Ins. Co., New York,	1,800 00	1,800 00
10 “ World Mutual Life Ins. Co., N. Y., .	1,000 00	
14 “ Clinton Fire Ins. Co., New York, .	1,820 00	3,000 00
40 “ Relief Fire Ins. Co., New York, .	2,000 00	
\$1,000 U. S. Bonds, 5-20s, 1868, . . .	1,170 00	2,000 00
\$1,000 City of Brooklyn Bonds, . . .	1,000 00	
50 shares Manhattan Fire Ins. Co., New York,	6,000 00	5,000 00
130 “ Union Trust Company, New York, .	23,400 00	17,000 00
\$1,000 U. S. Bonds, Currency 6s, . . .	1,120 00	200 00
\$1,000 “ “ “ 6s, . . .	1,120 00	250 00
\$1,000 “ “ “ 6s, . . .	1,120 00	450 00
200 shares Arctic Fire Ins. Co., New York, .	5,000 00	1,500 00
20 “ Importers' and Traders' Fire Insur- ance Company, New York, . . .	1,120 00	2,000 00
20 “ Commercial Fire Ins. Co., N. Y., .	1,070 00	
20 “ Merchants' Bank, New York, . . .	1,220 00	800 00
50 “ Fireman's Trust Ins. Co., Brooklyn,	560 00	2,000 00
15 “ Market Bank, New York, . . .	1,900 00	
\$15,000 People's Gas Light Co. Bonds, Brooklyn,	15,000 00	12,150 00
\$300 U. S. Bonds, 5-20s, 1867, . . .	451 00	300 00
	<hr/>	<hr/>
<i>Amounts carried forward,</i>	\$80,817 00	\$57,450 00

<i>Amounts brought forward,</i> . . . . .		\$80,817 00	\$57,450 00
80 shares	Mechanics' Bank, New York, . . . . .	2,660 00	1,500 00
100 "	Manhattan Fire Ins. Co., New York, . . . . .	12,000 00	9,500 00
5 "	Park Bank, New York, . . . . .	750 00	500 00
50 "	German American Bank, New York, . . . . .	5,150 00	4,500 00
40 "	Bank of the Republic, New York, . . . . .	4,600 00	10,000 00
10 "	Union Ferry Company, Brooklyn, . . . . .	1,500 00	
307 "	Brooklyn City R. R. Co., Brooklyn, . . . . .	5,372 00	
28 "	Delaware & Hudson Canal Co., N. Y., . . . . .	3,360 00	
40 "	Long Island Bank, Brooklyn, . . . . .	2,400 00	2,500 00
20 "	Montauk Fire Ins. Co., Brooklyn, . . . . .	1,400 00	
20 "	Germania Fire Ins. Co., New York, . . . . .	1,000 00	650 00
30 "	Standard Fire Ins. Co., New York, . . . . .	1,500 00	1,200 00
		<u>\$122,509 00</u>	<u>\$87,800 00</u>

## All other Assets and Property owned by the Company:—

		Cash value.
Bills receivable, . . . . .	\$6,014 32	—
Office furniture, . . . . .	10,000 00	—
Salvage on losses paid, . . . . .	—	\$62,220 00
Rents due and accrued, . . . . .	—	4,584 84
Re-insurance due for losses paid, . . . . .	—	17,961 71
Wrecking apparatus, . . . . .	—	17,000 00
	<u>\$16,014 32</u>	<u>\$101,766 55</u>

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value or unencumbered real estate owned by the company, . . . . .		\$225,000 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . . . . .		378,977 20
Cash market value of stocks, bonds and securities owned by the Company, . . . . .		679,209 47
Cash loans on collateral security, . . . . .		87,800 00
Cash on hand in the office of the Company, . . . . .		4,772 91
Cash deposited in various banks, . . . . .		140,720 64
Interest due and accrued (not included above), . . . . .		5,913 09
Premiums in course of collection (net), . . . . .		213,048 17
Premium notes taken for marine and inland risks, not yet due, \$131,060.81; overdue and not paid, \$17,029.86, . . . . .		148,090 67
All other assets and property, . . . . .		\$16,014 32 101,766 55
Gross present Assets, . . . . .		<u>\$1,985,298 70</u>
<i>Amount carried forward,</i> . . . . .		\$1,985,298 70

* Value of land mortgaged, . . . . .	\$364,150 00
Value of buildings thereon, . . . . .	622,750 00

Total value of mortgaged property, . . . . .	\$986,900 00
Amount of insurance held as collateral, . . . . .	386,900 00

*Amount brought forward,* . . . . . \$1,985,298 70

LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$252,377 28	
Claimed, reported and supposed losses, . . . . .	99,809 48	
Losses disputed or resisted, including expenses thereon, . . . . .	15,286 00	
Total am't of losses and claims, —————	\$367,472 76	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine risks not marked off, . . . . .	573,932 28	
Gross present Liabilities, except Capital Stock, . . . . .		941,405 04
Surplus as regards Policy-holders, . . . . .		\$1,043,893 66
Paid-up Capital, . . . . .		1,000,000 00
Surplus over Capital, . . . . .		\$43,893 66

PHENIX INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May, 1854. Commenced business June, 1854.]

H. KELLOGG, *President.*

*Secretary,* D. W. C. SKILTON.

*Office, No. 333 Main Street, Hartford, Conn.*

*Attorney to accept service,* HARVEY JEWELL, *Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. of 1881, . . . . .	\$85,500 00	\$100,462 50
“ “ 5-20s, . . . . .	26,000 00	29,380 00
Tennessee State 6 per cent. Bonds, . . . . .	20,000 00	16,000 00
Alabama State 8 per cent. Bonds, . . . . .	50,000 00	42,500 00
South Carolina (“old registered stock”) six per cent. Bonds, . . . . .	25,003 70	13,752 03
Hartford City 6 per cent. Bonds, . . . . .	10,000 00	10,200 00
New Britain Water 7 per cent. Bonds, . . . . .	10,000 00	10,350 00
Minneapolis Water 10 per cent. Bonds, . . . . .	5,000 00	5,200 00
Detroit City 7 per cent. Bonds, . . . . .	50,000 00	51,500 00
Cincinnati City $7\frac{3}{10}$ per cent. Bonds, . . . . .	50,000 00	51,750 00
San Francisco 7 per cent. Bonds, . . . . .	48,500 00	49,470 00
Hamilton County (Indiana) 10 per cent. Bonds, . . . . .	40,000 00	41,600 00

*Amounts carried forward,* . . . . . \$420,003 70 \$422,164 53

<i>Amounts brought forward,</i> . . . . .		\$420,003 70	\$422,164 53
Indianapolis and Cincinnati Railroad Bonds,	. . . . .	57,000 00	53,010 00
Connecticut Western Railroad Bonds,	. . . . .	30,000 00	27,900 00
1,000 shares Hartford National Bank, Hartford,		100,000 00	160,000 00
500 " Farmers' and Mechanics' National			
Bank, Hartford,	. . . . .	50,000 00	68,000 00
500 " Mercantile Nat'l Bank, Hartford,	. . . . .	50,000 00	62,500 00
200 " City National Bank, Hartford,	. . . . .	20,000 00	21,400 00
200 " Aetna National Bank, Hartford,	. . . . .	20,000 00	25,800 00
300 " Phoenix National Bank, Hartford,	. . . . .	30,000 00	48,000 00
150 " State Bank, Hartford,	. . . . .	15,000 00	18,750 00
100 " Connecticut River Bank, Hartford,	. . . . .	5,000 00	6,750 00
500 " American Nat'l Bank, Hartford,	. . . . .	25,000 00	32,500 00
250 " Hartford Trust Co., Hartford,	. . . . .	25,000 00	30,000 00
100 " Metropolitan National Bank, New			
York,	. . . . .	10,000 00	14,000 00
100 " Manufacturers and Merchants' Na-			
tional Bank, New York,	. . . . .	10,000 00	10,400 00
200 " Merchants' Exchange Nat'l Bank,			
New York,	. . . . .	10,000 00	9,000 00
150 " New Britain National Bank, New			
Britain,	. . . . .	15,000 00	20,250 00
214 " Waterbury Nat'l Bank, Waterbury,	. . . . .	10,700 00	16,050 00
50 " Niagara District Bank, Canada,	. . . . .	5,000 00	5,150 00
100 " Fourth National Bank, Chicago,	. . . . .	10,000 00	11,500 00
100 " Holyoke Water Power Company,	. . . . .	10,000 00	22,500 00
400 " New York, N. H. and H. R. R.	. . . . .	40,000 00	58,000 00
		<hr/>	<hr/>
		\$967,703 70	\$1,143,624 53

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Southern Minnesota Railroad Bonds,	\$35,000 00	\$35,000 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate	
owned by the Company,	\$79,012 46
Loans on mortgages of real estate (first liens),	
including interest due or accrued thereon,*	19,716 40
Cash market value of stocks, bonds and secu-	
rities owned by the Company,	1,143,624 53
Cash loans on collateral security,	35,000 00
Cash on hand in the office of the Company,	7,159 17
Cash deposited in various banks,	100,033 28
<i>Amount carried forward,</i> . . . . .	<hr/>
	\$1,384,545 84

* Value of lands mortgaged,	\$20,000 00
Value of buildings thereon,	15,500 00
Total value of mortgaged property,	<hr/>
Amount of insurance held as collateral,	\$35,500 00
	9,000 00

<i>Amount brought forward,</i> . . . . .	\$1,384,545 84
Interest due and accrued (not included above), . . . . .	1,912 00
Premiums in course of collection (net), . . . . .	196,188 71
Gross present Assets, . . . . .	<u>\$1,582,646 55</u>

## LIABILITIES.

Claimed, reported and supposed losses, . . . . .	\$177,520 73
Losses disputed or resisted, including expenses thereon, . . . . .	8,200 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	784,905 23
Due for borrowed money, . . . . .	100,000 00
Gross present Liabilities, except Capital Stock, . . . . .	<u>1,070,625 96</u>
Surplus as regards Policy-holders, . . . . .	\$512,020 59
Paid-up Capital, . . . . .	\$600,000 00
Net present Assets, . . . . .	<u>512,020 59</u>
Impairment of Capital, . . . . .	\$87,979 41

## PROVIDENCE WASHINGTON INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated, 1799. Commenced business, 1799.]

JOHN KINGSBURY, *President.**Secretary,* WARREN S. GREENE*Office, No. 1 Westminster Street, Providence.**Attorney to accept service,* CYRUS BREWER, *Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
City of Chicago S. B. Buckner Bonds, . . . . .	\$25,000 00	\$25,000 00
Delaware and Hudson Canal Co.'s Bonds, . . . . .	25,000 00	25,500 00
	<u>\$50,000 00</u>	<u>\$50,500 00</u>

All other Assets and Property owned by the Company:—

Bills receivable, . . . . .	\$6,225 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of stocks, bonds and securities owned by the Company, . . . . .	\$50,500 00
Invested in participation account of Rhode Island and Hospital Trust Co., . . . . .	100,000 00
<i>Amount carried forward,</i> . . . . .	<u>\$150,500 00</u>

<i>Amount brought forward,</i>	\$150,500 00	
Cash on hand in the office of the Company	61,278 97	
Cash deposited in Rhode Island Hos. Trust Co.,	8,035 18	
Interest due and accrued (not included above),	3,224 04	
Premiums in course of collection (net),	21,590 38	
All other assets and property,	\$6,225 00	—
Gross present Assets,		\$244,628 57

## LIABILITIES.

Claimed, reported and supposed losses,	\$16,891 81	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine risks not marked off,	30,317 24	
Due and accrued for rents, salaries and other miscellaneous expenses,	500 00	
Gross present Liabilities, except Capital Stock,		47,709 05
Surplus as regards Policy-holders,		\$196,919 52
Paid-up Capital,	\$200,000 00	
Net present Assets,	196,919 52	
Impairment of Capital,	\$3,080 48	

## RELIEF FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated September, 1855. Commenced business December 17, 1855.]

JAMES H. PINKNEY, *President.**Secretary,* W. E. CRARY.*Office, New York.**Attorney to accept service,* WILLIAM H. WHITCOMB, *Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds,	\$100 00	\$116 00
“ “ 5 “ “	44,500 00	49,395 00
Alabama 8 per cent. Bonds,	10,000 00	10,000 00
New York County 6 per cent. Bonds,	10,000 00	10,000 00
	\$64,600 00	\$69,511 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
8 shares Phenix Insurance Co., Brooklyn, . . .	\$400 00	\$300 00
71 " People's Fire Insurance Co., N. Y., . . .	4,450 00	3,500 00
15 " Hope Insurance Company, . . .	350 00	
106 " Hanover Fire Insurance Company, . . .	5,300 00	4,100 00
Columbus, Chicago and Indiana R. R. Bond, . . .	900 00	
70 shares Clipper Mower Company, . . .	7,700 00	3,500 00
100 " Citizens' Bank, . . .	3,250 00	2,000 00
60 " Hanover Fire Insurance Company, . . .	3,000 00	3,250 00
60 " Safe Deposit Company, . . .	1,875 00	
Chicago, Cincinnati and Louisville R. R. Bonds, . . .	900 00	650 00
United States 6 per cent. Bond, . . .	1,160 00	900 00
10 shares Panama Railroad Company, . . .	1,300 00	700 00
Oswego County Bond, . . .	2,500 00	2,000 00
10 shares Hatters' Block Company, . . .	1,250 00	250 00
10 " Jamaica Gas Light Company, . . .	500 00	150 00
70 " Resolute Fire Insurance Company, . . .	7,000 00	5,000 00
20 " Delaware, Lackawanna and W. Rail- road Company, . . .	950 00	4,000 00
Union Pacific R. R. Co., Land Grant Bond, . . .	4,500 00	
60 shares Irving Bank, . . .	3,500 00	4,500 00
40 " First National Bank, . . .	1,000 00	
Hackensack and N. Y. Extension R. R. Bond, . . .	900 00	
10 " German American Insurance Co., . . .	950 00	750 00
30 " Rutgers Fire Insurance Company, . . .	1,500 00	750 00
100 " Columbia Fire Insurance Company, . . .	3,000 00	2,500 00
20 " Mechanics' and Traders' Insurance Company, . . .	650 00	1,500 00
40 " Rutgers Insurance Company, . . .	2,000 00	
10 " German Exchange Bank, . . .	1,000 00	
	<u>\$61,785 00</u>	<u>\$40,300 00</u>

## All other Assets and Property owned by the Company:—

	Cash value.
Office furniture, . . .	\$2,000 00
Re-insurance due for losses paid, . . .	\$4,975 18

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . .	\$42,500 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . . .	107,431 25
<i>Amount carried forward, . . .</i>	<u>\$149,931 25</u>

* Value of lands mortgaged, . . .	\$236,000 00
Value of buildings thereon, . . .	137,000 00
Total value of property mortgaged, . . .	\$373,000 00
Amount of insurance held as collateral, . . .	93,400 00

<i>Amount brought forward,</i>		\$149,931 25
Cash market value of stocks, bonds and securities owned by the Company,	69,511 00	
Cash loans on collateral security,	40,300 00	
Cash on hand in the office of the Company,	814 41	
Cash deposited in various banks,	10,257 18	
Interest due and accrued (not included above),	5,058 75	
Premiums in course of collection (net),	20,476 72	
Premium notes taken for marine and inland risks, not yet due, and overdue and not paid,	600 00	
All other assets and property,	\$2,000 00	4,975 18
Gross present Assets,		<u>\$301,924 49</u>

## LIABILITIES.

Adjusted losses and claims, unpaid,	\$10,522 01	
Claimed, reported and supposed losses,	41,880 00	
Losses disputed or resisted, including expenses thereon,	1,000 00	
Total am't of losses and claims,		<u>\$53,402 01</u>
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	48,660 00	
Gross present Liabilities, except Capital Stock,		<u>102,062 01</u>
Surplus as regards Policy-holders,		\$199,862 48
Paid-up Capital,	\$200,000 00	
Net present Assets,	199,862 48	
Impairment of Capital,		<u>\$137 52</u>

## REPUBLIC FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated April 12, 1852. Commenced business April 13, 1852.]

ROBERT S. HONE, *President.**Secretary,* DUNCAN F. CURRY.*Office, No. 153 Broadway, New York.**Attorney to accept service, I. J. BROWN, Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Registered Bonds, 1864,	\$40,000 00	\$45,225 00
“ “ “ “ “ 1865,	20,000 00	23,200 00
“ “ “ “ “ 1867,	25,000 00	28,750 00
“ “ 6 per cent. Currency Bonds,	25,000 00	28,500 00
“ “ 10-40 Registered Bonds,	71,000 00	78,605 00
<i>Amounts carried forward,</i>	<u>\$181,000 00</u>	<u>\$204,280 00</u>

<i>Amounts brought forward,</i>	\$181,000 00	\$204,280 00
New York County Bonds, 7 per cent.,	40,000 00	41,600 00
“ “ City Bonds, 7 per cent.,	40,000 00	41,600 00
262 shares National Bank of Commerce,	26,200 00	29,606 00
100 “ Gallatin National Bank,	5,000 00	6,000 00
1 “ New York produce Exchange,	200 00	300 00
10 “ Delaware and Hudson Canal Com- pany, 7 per cent. Mortgage Bond,	10,000 00	10,000 00
	<u>\$302,400 00</u>	<u>\$333,386 00</u>

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
100 shares Delaware and Hudson Canal Co.,	\$11,900 00	\$10,000 00
64 “ Broadway Bank,	4,160 00	15,000 00
100 “ New York Cent'l and Hudson River Railroad,	10,000 00	
5 “ South Side Railroad,	4,750 00	
25 “ National Bank of Commerce,	2,825 00	2,500 00
15 “ “ “ “	1,695 00	1,500 00
50 “ Panama Railroad,	6,400 00	5,000 00
50 “ “ “	6,400 00	5,000 00
60 “ National Bank of Commerce,	6,780 00	6,099 67
102 “ Nat'l Bank of State of New York,	11,220 00	10,000 00
United States 6 per cent. Bonds of 1881,	1,145 00	900 00
	<u>\$67,275 00</u>	<u>\$55,999 67</u>

## All other Assets and Property owned by the Company:—

	Cash value.
Rents due and accrued,	\$6,466 66

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company,	\$73,975 95
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	50,307 34
Cash market value of stocks, bonds and securi- ties owned by the Company,	333,386 00
Cash loans on collateral security,	55,999 67
Cash on hand in the office of the Company,	545 22
Cash deposited in various banks,	15,396 89
Interest due and accrued (not included above),	2,238 80
Premiums in course of collection (net),	50,171 96
Premium notes taken for marine and inland risks, not yet due, \$4,556.52; overdue, and not paid, \$2,297.72,	6,854 24
All other assets and property,	6,466 66
Gross present Assets,	<u>\$595,342 73</u>
<i>Amount carried forward,</i>	\$595,342 73

* Value of lands mortgaged,	\$138,000 00
Value of buildings thereon,	20,500 00
Total value of mortgaged property,	\$158,500 00
Amount of insurance held as collateral,	18,000 00

*Amount brought forward,* . . . . . \$595,342 73

LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$180,599 43	
Claimed, reported and supposed losses, . . . . .	48,535 27	
Losses disputed or resisted, including expenses thereon, . . . . .	9,561 27	
Total am't of losses and claims,	\$238,695 97	
Less re-insurance, . \$1,014 85		
Salvage claims, . . 2,250 00		
	3,264 85	
Net amount of unpaid losses, . . . . .		\$235,431 12
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	220,682 17	
Interest due or unpaid on scrip, . . . . .	5,457 83	
Gross present Liabilities, except Capital Stock, . . . . .		461,571 12
Surplus as regards Policy-holders, . . . . .		\$133,771 61
Paid-up Capital, . . . . .	\$300,000 00	
Net present Assets, . . . . .	133,771 61	
Impairment of Capital, . . . . .	\$166,228 39*	

ROGER WILLIAMS INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated May, 1848. Commenced business August, 1848.]

\_\_\_\_\_, *President.*

*Secretary,* JOS. W. DAVENPORT.

*Office, No. 17 Market Square, Providence, R. I.*

*Attorney to accept service,* FRANKLIN S. PHELPS, *Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
300 shares American National Bank, . . . . .	\$15,000 00	\$16,500 00
100 " Atlantic Bank, . . . . .	5,000 00	4,800 00
500 " National Bank of Commerce, . . . . .	25,000 00	27,500 00
100 " National Bank of North America, . . . . .	5,000 00	5,900 00
600 " Blackstone Canal National Bank, . . . . .	15,000 00	16,200 00
360 " Commercial National Bank, . . . . .	18,000 00	19,080 00
50 " Fourth National Bank, . . . . .	5,000 00	6,050 00
300 " Globe National Bank, . . . . .	15,000 00	17,400 00
280 " Manufacturers' National Bank, . . . . .	28,000 00	32,200 00
100 " Westminster National Bank, . . . . .	5,000 00	5,100 00
	\$136,000 00	\$150,730 00

\* An assessment of \$180,000 was paid in January 17, 1873, leaving the Company with a surplus of \$14,228.29.

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 5-20 Coupon Bonds (\$1,000 each),	\$2,257 50	\$3,617 61
“ “ “ “ “ (\$500 each),	1,128 74	
Note secured by mortgage,	1,000 00	
City of Providence Bonds,	2,000 00	1,807 84
1 share American Screw Company,	790 00	200 00
5 shares Providence and Worcester Railroad,	725 00	387 25
5 “ “ “ “ “	725 00	387 25
10 “ National Bank of North America,	590 00	1,000 00
10 “ Mechanics' National Bank,	630 00	
3 United States 5-20 Coupon Bonds,	355 50	301 08
Note secured by mortgage,	5,000 00	5,000 00
3 Central Park, North and East River Railroad Mortgage Bonds,	2,550 00	2,550 00
	<hr/> \$17,751 74	<hr/> \$15,251 03

## Other Cash Loans:—

Loaned on personal security, . . . \$1,296 00

## All other Assets and Property owned by the Company:—

Office furniture, . . . . . \$900 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of stocks, bonds and securities owned by the Company,	\$150,730 00	
Cash loans on collateral security,	15,251 03	
Other cash loans,	\$1,296 00	—
Cash on hand in the office of the Company,	9,271 34	
Cash deposited in various banks,	26,225 71	
Premiums in course of collection (net),	16,486 65	
Premium notes taken for marine and inland risks, overdue and not paid,	6,600 00	
All other assets and property,	\$900 00	—
Gross present Assets,	<hr/>	\$224,564 73

## LIABILITIES.

Adjusted losses and claims, unpaid,	\$1,724 80	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine risks not marked off,	13,237 72	
Due and accrued for rents, salaries and other miscellaneous expenses,	1,037 50	
All other debts and obligations; viz., return premiums,	1,146 70	
Gross present Liabilities, except Capital Stock,	<hr/>	17,146 72
Surplus as regards Policy-holders,		\$207,418 01
Paid-up Capital,		200,000 00
Surplus over Capital,		<hr/> \$7,418 01

## STANDARD FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated March 26, 1859. Commenced business March 29, 1859.]

WILLIAM CRIPPS, *President.**Secretary,* WM. M. ST. JOHN.*Office, No. 117 Broadway, New York.**Attorney to accept service, I. J. BROWN, Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Currency Bonds, .	\$235,000 00	\$265,550 00
“ “ “ Coupon Bonds, .	10,000 00	11,200 00
	<u>\$245,000 00</u>	<u>\$276,750 00</u>

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 5-20 Bonds of 1865, . . . . .	\$339 00	\$300 00
Tennessee State Bonds, . . . . .	1,400 00	600 00
People's Gas Light Company, Brooklyn, Stock, . . . . .	5,000 00	2,500 00
Mechanics' Bank, Brooklyn, Stock, . . . . .	7,575 00	12,000 00
Chatham Bank, New York, Stock, . . . . .	3,750 00	
Mechanics' Fire Insurance Company, Stock, . . . . .	2,500 00	
Brooklyn City Railroad Stock, . . . . .	1,000 00	2,000 00
United States 5-20 Bonds, . . . . .	2,280 00	
“ “ 6 per cent. Currency Bonds, . . . . .	11,300 00	
“ “ “ Registered Bonds, . . . . .	45,600 00	50,000 00
“ “ “ Currency Bonds, . . . . .	11,300 00	
“ “ 10-40 Bonds, . . . . .	5,450 00	
“ “ 5-20 Bonds, . . . . .	11,400 00	25,000 00
	<u>\$108,894 00</u>	<u>\$92,400 00</u>

All other Assets and Property owned by the Company:—

	Cash value.
Revenue Stamps, . . . . .	\$244 00
Salvage on losses paid, . . . . .	1,478 84
Office furniture and fixtures, . . . . .	\$2,590 50
	<u>\$1,722 84</u>

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$58,740 65
Cash market value of stocks owned by the Company, . . . . .	276,750 00
Cash loans on collateral security, . . . . .	92,400 00
<i>Amount carried forward, . . . . .</i>	<u>\$427,890 65</u>

* Value of lands mortgaged, . . . . .	\$58,500 00
Value of buildings thereon, . . . . .	86,000 00
Total value of mortgaged property, . . . . .	<u>\$144,500 00</u>
Amount of insurance held as collateral, . . . . .	58,400 00

<i>Amount brought forward,</i>		\$427,890 65
Cash deposited in various banks,		8,913 35
Interest due and accrued (not included above),		307 12
Premiums in course of collection (net),		13,902 30
All other assets and property,	\$2,590 50	1,722 84
Gross present Assets,		<u>\$452,736 26</u>

## LIABILITIES.

Claimed, reported and supposed losses,	\$195,134 92	
Less re-insurance,	\$4,742 16	
Salvage claims,	12,687 71	
	<u>17,429 87</u>	
Net amount of unpaid losses,		\$177,705 05
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,		72,480 45
Due and accrued for rents, salaries and other miscellaneous expenses,		1,066 66
All other debts and obligations, viz., return premiums,		634 89
Gross present Liabilities, except Capital Stock,		<u>251,887 05</u>
Surplus as regards Policy-holders,		\$200,849 21
Paid-up Capital,		<u>200,000 00</u>
Surplus over Capital,		\$849 21

## STAR FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated December 1, 1864. Commenced business December 1, 1864.]

NICHOLAS C. MILLER, *President.**Secretary,* JAMES M. HODGES.*Office, No. 161 Broadway, New York.**Attorney to accept service, I. J. BROWN, Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds,	\$10,000 00	\$11,500 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
5 shares Park Fire Insurance Company,	\$550 00	\$2,300 00
75 " Citizens' Bank,	2,625 00	
40 " Globe Insurance Company,	2,200 00	1,700 00
60 " Bridgeport Manufacturing Co.,	1,125 00	1,000 00
50 " North River Bank,	2,500 00	2,500 00
6 " Park Fire Insurance Company,	660 00	
<i>Amounts carried forward,</i>	<u>\$9,660 00</u>	<u>\$7,500 00</u>



<i>Amount brought forward,</i> . . . . .	\$214,772 75	
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	11,500 00	
Cash loans on collateral security, . . . . .	54,100 00	
Cash on hand in the office of the Company, . . . . .	1,472 79	
Cash deposited in various banks, . . . . .	52,285 89	
Interest due and accrued (not included above), . . . . .	823 47	
Premiums in course of collection (net), . . . . .	20,563 30	
All other assets and property, . . . . .	\$2,500 00	1,000 00
Gross present Assets, . . . . .		<u>\$356,518 20</u>

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$10,000 00	
Claimed, reported and supposed losses, . . . . .	32,650 84	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	113,566 70	
Due and accrued for rents, salaries and other miscellaneous expenses, . . . . .	833 33	
Gross present Liabilities, except Capital Stock, . . . . .		<u>157,050 87</u>
Surplus as regards Policy-holders, . . . . .		\$199,467 33
Paid-up Capital, . . . . .	\$200,000 00	
Net present Assets, . . . . .	199,467 33	
Impairment of Capital, . . . . .	\$532 67	

## STATE INSURANCE COMPANY OF MISSOURI, HANNIBAL, MO.

[Incorporated March, 1865. Commenced business April, 1865.]

J. T. K. HAYWARD, *President*.*Secretary*, JOHN N. STRONG.*Office, Hannibal, Mo.**Attorney to accept service*, L. S. JORDAN, *Boston*.

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
Commercial Bank, St. Louis, Stock, . . . . .	\$1,200 00	\$1,020 00
Merchants' National Bank, St. Louis, Stock, . . . . .	500 00	392 50
Valley National Bank, St. Louis, Stock, . . . . .	5,000 00	5,150 00
National State Bank, St. Louis, Stock, . . . . .	1,000 00	745 00
First National Bank, Hannibal, Stock . . . . .	2,600 00	3,250 00
Hannibal City Compromise Bonds, . . . . .	1,200 00	1,020 00
Monroe County (Mo.) Bonds, . . . . .	1,500 00	1,500 00
Andrew County (Mo.) Bonds, . . . . .	500 00	455 00
Lafayette County (Mo.) Bonds, . . . . .	1,000 00	800 00
Alabama State Bonds, . . . . .	10,000 00	9,000 00
	<u>\$24,500 00</u>	<u>\$23,332 50</u>

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
50 shares First National Bank, Hannibal, Mo.,	\$6,250 00	\$5,016 36
75 " First National Bank, Paris, Mo.,	7,500 00	5,529 00
Monroe County (Mo.) Railroad Bonds,	4,500 00	3,949 99
10 shares Commercial Bank, St. Louis,	850 00	1,552 00
5 " Third National Bank, St. Louis,	450 00	
2 Stock Notes Andrew Co. to Platte Co. R. R.,	150 00	
United States 5-20 Bonds,	231 00	
50 shares First Nat'l Bank, St. Joseph,	6,250 00	12,492 80
200 " Calhoun Bank, St. Joseph,	4,000 00	
200 " Farmers' Bank, Andrew County,	4,200 00	
Lexington Ferry Coal and Transfer Co.'s Stock,	1,800 00	1,552 00
Marion Co. (Mo.) Stock to H. & St. Jo. R. R.,	875 00	788 00
10 shares First National Bank, Fort Scott, Ks.,	1,250 00	791 00
19 Sedalia City Bonds, Mo.,	1,710 00	1,552 00
3 shares Central Banking Association,	540 00	388 00
2 Ray County Funding Bonds,	900 00	776 00
30 Perry Ins. and Trust Co., Ala.,	3,000 00	2,400 00
20 shares Marion Savings Bank, Ala.,	2,000 00	1,600 00
10 " Exchange Nat'l B'k, Columbia, Mo.,	1,200 00	800 00
	<u>\$47,656 00</u>	<u>\$39,187 15</u>

## All other Assets and Property owned by the Company:—

Bills receivable,	\$4,025 00
Personal accounts,	1,584 49
Office furniture, &c.,	3,400 78
Judgments,	4,800 00
	<u>\$13,810 27</u>

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company,	\$14,443 73
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	174,678 25
Cash market value of stocks, bonds and securities owned by the Company,	23,332 50
Cash loans on collateral security,	39,187 15
Cash on hand in the office of the Company,	18,718 07
Cash deposited in various banks,	17,222 77
Interest due and accrued (not included above),	3,481 43
Premiums in course of collection (net),	35,837 56
<i>Amount carried forward,</i>	<u>\$326,901 46</u>

* Value of lands mortgaged,	\$175,400 00
Value of buildings thereon,	272,625 00
Total value of mortgaged property,	<u>\$448,025 00</u>

<i>Amount brought forward,</i> . . . . .	\$326,901 46
Premium notes taken for marine and inland risks, not yet due, and overdue and not paid,	5,963 34
All other assets and property, . . . . .	\$13,810 27
Gross present Assets, . . . . .	<u>                    </u> \$332,864 80

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$15,680 29
Claimed, reported and supposed losses, . . . . .	38,172 76
Losses disputed or resisted, including expenses thereon, . . . . .	<u>                    </u> 6,860 00
Total am't of losses and claims, . . . . .	\$60,713 05
Less re-insurance and salvage claims, . . . . .	1,800 00
Net amount of unpaid losses, . . . . .	<u>                    </u> \$58,913 05
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	88,043 47
Gross present Liabilities, except Capital Stock, . . . . .	<u>                    </u> 146,956 52
Surplus as regards Policy-holders, . . . . .	\$185,908 28
Paid-up Capital, . . . . .	\$210,006 85
Net present Assets, . . . . .	<u>                    </u> 185,908 28
Impairment of Capital, . . . . .	\$24,098 57*

## ST. NICHOLAS INSURANCE COMPANY, NEW YORK.

[Incorporated July 31, 1852. Commenced business July 31, 1852.]

WM. WINSLOW, *President.**Secretary, J. DuBois.**Office, No. 166 Broadway, New York.**Attorney to accept service, E. J. LONG, Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 10-40 Registered Bonds, . . . . .	\$100,000 00	\$110,000 00

\* A call of \$90,000 has been made on unpaid stock and is now being collected, to make up this impairment.

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
29 shares Knickerbocker Life Insurance Co., . . . . .	\$1,000 00	\$400 00
20 " Metropolitan Life Insurance Co., . . . . .	1,000 00	1,150 00
20 " National Life Insurance Company, . . . . .	1,000 00	
City of Brooklyn Bond, . . . . .	1,000 00	900 00
United States Bond of 1881, . . . . .	575 00	500 00
50 shares Hope Mutual Life Insurance Co., . . . . .	5,000 00	1,500 00
City of Brooklyn Bonds, . . . . .	2,000 00	1,300 00
United States Bonds, . . . . .	1,500 00	1,100 00
" " " . . . . .	5,750 00	5,000 00
40 shares Metropolitan Life Insurance Co., . . . . .	2,000 00	800 00
100 " Merchants' Bank, New York, . . . . .	6,000 00	2,500 00
10 " Continental Bank, . . . . .	1,000 00	3,600 00
10 " German American Bank, . . . . .	1,050 00	
10 " Fourth National Bank, . . . . .	1,100 00	
12 " C. C. C. & I. R. R. Co., . . . . .	1,080 00	
United States Bond, . . . . .	1,150 00	1,000 00
20 shares Broadway Bank, . . . . .	1,500 00	1,900 00
10 " Shoe and Leather Bank, . . . . .	1,450 00	
1 " Hudson Company Bond, . . . . .	400 00	
	<hr/>	<hr/>
	\$35,555 00	\$21,650 00

## All other Assets and Property owned by the Company:—

	Cash value.
Due from other companies for re-insurance, . . . . .	\$2,890 00
Claims for return assessment, . . . . .	\$1,174 09
Judgments, . . . . .	4,000 00
Office furniture and fixtures, . . . . .	4,500 00
	<hr/>
	\$9,674 09

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$25,000 00
Loans on mortgage of real estate (first liens), including interest due or accrued thereon,* . . . . .	53,190 79
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	110,000 00
Cash loans on collateral security, . . . . .	21,650 00
Cash on hand in the office of the Company, . . . . .	1,762 72
Cash deposited in various banks, . . . . .	15,646 54
Interest due and accrued, (not included above), . . . . .	520 60
	<hr/>
<i>Amount carried forward, . . . . .</i>	<i>\$227,770 65</i>

* Value of lands mortgaged, . . . . .	\$90,000 00
Value of buildings thereon, . . . . .	72,500 00
Total value of mortgaged property, . . . . .	<hr/> \$162,500 00
Amount of insurance held as collateral, . . . . .	53,000 00

<i>Amount brought forward,</i> . . . . .	\$227,770 65	
Premiums in course of collection (net), . . . . .	21,285 00	
All other assets and property, . . . \$9,674 09	2,890 00	
Gross present Assets, . . . . .	<u>          </u>	\$251,945 65

LIABILITIES.

Adjusted losses and claims, un-		
paid, . . . . .	\$14,400 00	
Claimed, reported and supposed		
losses, . . . . .	25,200 00	
Losses disputed or resisted, in-		
cluding expenses thereon, . . . . .	3,500 00	
Total am't of losses and claims, . . . . .	\$43,100 00	
Salvage claims, . . . . .	2,000 00	
Net amount of unpaid losses, . . . . .	<u>          </u>	\$41,100 00
Amount required to re-insure all outstanding		
risks, taken at 50 per cent. of premiums re-		
ceived on unexpired fire risks, . . . . .	61,741 07	
Gross present Liabilities, except Capital		
Stock, . . . . .	<u>          </u>	102,841 07
Surplus as regards Policy-holders, . . . . .		\$149,104 58
Paid-up Capital, . . . . .	\$150,000 00	
Net present Assets, . . . . .	149,104 58	
Impairment of Capital, . . . . .	<u>          </u>	\$895 42

ST. PAUL FIRE AND MARINE INSURANCE COMPANY,  
ST. PAUL, MINN.

[Incorporated, 1865. Commenced business May, 1865.]

J. C. BURBANK, *President.* Secretary, C. H. BIGELOW.  
*Office, Corner Third and Jackson Streets, St. Paul.*  
*Attorney to accept service, L. S. JORDAN, Boston.*

DETAILED STATEMENT OF ASSETS.

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
First National Bank, St. Paul, Stock, . . . . .	\$72,500 00	\$43,800 00
Second National Bank, St. Paul, Stock, . . . . .	15,875 00	12,950 00
City National Bank, St. Paul, Stock, . . . . .	5,000 00	4,250 00
Farmers' and Mechanics' National Bank Stock, . . . . .	625 00	500 00
Citizens' National Bank, Mankato, Stock, . . . . .	6,000 00	4,850 00
First National Bank, Redwing, Stock, . . . . .	4,950 00	3,535 00
First National Bank, St. Peter, Stock, . . . . .	3,600 00	3,000 00
<i>Amounts carried forward,</i> . . . . .	<u>          </u>	<u>          </u>
	\$108,550 00	\$72,885 00

<i>Amounts brought forward,</i> . . . . .	\$108,550 00	\$72,885 00
State National Bank, Minneapolis, Stock, . . . . .	1,875 00	1,399 00
St. Croix Railroad Improvement Company, . . . . .	8,250 00	3,506 00
St. Paul F. and M. Ins. Co.'s Stock, \$11,457 94	—	—
St. Paul and Sioux City Railroad Stock, . . . . .	81,600 00	49,306 00
St. Paul and Sioux City Railroad Land Stock, . . . . .	90,300 00	58,395 09
St. Paul, Stillwater and T. F. R. R. Co.'s Stock, preferred, . . . . .	7,000 00	5,725 00
St. Paul, Stillwater, and T. F. R. R. Co.'s Stock, common, . . . . .	2,500 00	2,000 00
American M. U. Ex. Co.'s Stock, . . . . .	325 00	300 00
St. Cloud Bridge Company, . . . . .	7,500 00	6,000 00
St. Paul Manufacturing Company, . . . . .	675 00	400 00
St. Croix Boom Corporation, . . . . .	11,550 00	5,000 00
St. Paul Gas Light Company, . . . . .	1,050 00	224 00
Music Hall Association, St. Paul, . . . . .	2,475 00	1,780 00
St. Paul Horse Railroad Company, . . . . .	5,250 00	4,000 00
Otter Tail County Bond, . . . . .	550 00	500 00
Lac Su Parle County Bond, . . . . .	115 00	100 00
County Order, Brown County, . . . . .	521 00	306 00
School Order, Des Moines, Iowa, . . . . .	38 40	38 40
School Order, St. Cloud, Minn., . . . . .	100 00	100 00
Sioux City and St. Paul Railroad Bonds, . . . . .	4,875 00	2,500 00
	<hr/>	<hr/>
	\$335,099 40	\$214,464 49

All other Assets and Property owned by the Company:—

Office furniture and supplies, . . . . . \$5,394 60

#### SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$98,814 14	
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . . . . .	116,502 46	
Cash loans on collateral security, \$11,457 94	214,464 49	
Cash on hand in the office of the Company, . . . . .	7,364 15	
Cash deposited in First Nat'l (St. Paul) Bank, . . . . .	100,171 61	
Interest due and accrued (not included above), . . . . .	9,464 15	
Premiums in course of collection (net), . . . . .	62,489 11	
All other assets and property, . . . . .	\$5,394 60	—
Gross present Assets, . . . . .	<hr/>	\$609,270 11
<i>Amount carried forward,</i> . . . . .		<hr/> \$609,270 11

* Value of lands mortgaged, . . . . .	\$212,550 00
Value of buildings thereon, . . . . .	72,000 00

Total value of mortgaged property, . . . . .	\$284,550 00
Amount of insurance held as collateral, . . . . .	45,300 00

*Amount brought forward,* . . . . . \$609,270 11

LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$15,000 00
Claimed, reported and supposed losses, . . . . .	13,381 25
Losses disputed or resisted, including expenses thereon, . . . . .	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	173,570 20
Gross present Liabilities, except Capital Stock, . . . . .	201,951 45
Surplus as regards Policy-holders, . . . . .	\$407,318 66
Paid-up Capital, . . . . .	400,000 00
Surplus over Capital, . . . . .	\$7,318 66

SUN INSURANCE COMPANY, CLEVELAND, OHIO.

[Incorporated January 14, 1865. Commenced business March 4, 1865.]

STILLMAN WITT, *President.*

*Secretary,* E. C. ROUSE.

*Office, Cleveland, O.*

*Attorney to accept service,* JAMES W. GOODMAN, *Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States Currency Bonds, . . . . .	\$100,000 00	\$113,500 00
City of Cleveland Bonds, . . . . .	12,000 00	12,000 00
Shelby Co., Ohio, Bonds, . . . . .	750 00	750 00
Second National Bank Stock, . . . . .	5,000 00	6,000 00
Citizens' Savings and Loan Association Stock, . . . . .	1,650 00	1,800 00
Cleveland, Columbus, Cincinnati and Indianapolis Railway Stock, . . . . .	10,000 00	9,000 00
Cleveland and Pittsburg Railway Stock, . . . . .	20,000 00	18,000 00
	\$149,400 00	\$161,050 00

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
30 shares C. C. C. and I. R. R., . . . . .	\$2,700 00	\$1,750 00
54 " Citizens' Savings and Loan Asse'n, . . . . .	9,700 00	5,900 00
20 " Ohio National Bank, . . . . .	3,150 00	2,250 00
4 " Austin Powder Company, . . . . .	2,200 00	1,250 00
63 " Commercial National Bank, . . . . .	8,000 00	3,800 00
25 " King Iron Bridge Company . . . . .	2,500 00	1,500 00
356 " Cleveland Gas Light Company, . . . . .	5,340 00	2,600 00
110 " Powell Tool Company, . . . . .	11,550 00	6,000 00
<i>Amounts carried forward,</i> . . . . .	\$45,140 00	\$25,050 00

<i>Amounts brought forward,</i>	\$45,140 00	\$25,050 00
157 shares Cleveland Iron Mining Company,	9,420 00	3,250 00
Cleveland City Bonds,	6,000 00	5,000 00
Pacific Railway Bonds,	3,000 00	2,000 00
	<hr/>	<hr/>
	\$63,560 00	\$35,300 00

All other Assets and Property owned by the Company:—

Office furniture,	\$4,615 16
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#### SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgage of real estate (first liens), including interest due or accrued thereon,*	\$93,278 00	
Cash market value of stocks, bonds and securities owned by the Company,	161,050 00	
Cash loans on collateral security,	35,300 00	
Cash on hand in the office of the Company,	13,977 80	
Cash deposited in bank,	13,758 53	
Interest due and accrued (not included above),	555 00	
Premiums in course of collection (net),	20,604 21	
All other assets and property,	\$4,615 16	—
Gross present Assets,		<hr/> \$338,523 54

#### LIABILITIES.

Adjusted losses and claims, unpaid,	\$6,000 00	
Claimed, reported and supposed losses,	52,000 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	85,101 11	
Gross present Liabilities, except Capital Stock,		<hr/> 143,101 11
Surplus as regards Policy-holders,		<hr/> \$195,422 43
Paid-up Capital,	\$200,000 00	
Net present Assets,	195,422 43	
Impairment of Capital,	\$4,577 57	

* Value of lands mortgaged,	\$274,000 00
Value of buildings thereon,	61,500 00
Value of mortgaged property,	\$335,500 00
Amount of insurance held as collateral,	25,000 00

## TRADERS' INSURANCE COMPANY, CHICAGO, ILL.

[Incorporated Feb., 1865. Commenced business Feb., 1865. Re-organized May, 1872.]

B. P. HUTCHINSON, *President.**Secretary,* WM. E. ROLLO.*Office, Chicago, Ill.**Attorney to accept service,* JOHN W. CARTWRIGHT, *Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds, and other Securities owned by the Company:—

	Par value.	Market value.
United States 10-40 Registered Bonds, . . .	\$500,000 00	\$500,500 00

All other Assets and Property owned by the Company:—

	Cash value.
Salvage on losses paid, . . . . .	\$11,600 00
Re-insurance due on losses paid, . . . . .	2,335 91
Office furniture, . . . . .	\$1,702 97
	<hr/>
	\$13,935 91

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* .	\$30,810 39	
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	500,500 00	
Cash on hand in the office of the Company, . . . . .	1,764 10	
Cash deposited in Corn Exchange Nat'l Bank, . . . . .	23,687 16	
Premiums in course of collection (net), . . . . .	14,981 46	
Premium notes taken for marine and inland risks, not yet due, . . . . .	960 00	
All other assets and property, . . . . .	\$1,702 97	13,935 91
Gross present Assets, . . . . .	<hr/>	\$586,639 02

## LIABILITIES.

Claimed, reported and supposed losses, . . . . .	\$8,266 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire and inland risks, and the full amount of premiums received on marine risks not marked off, . . . . .	63,300 99	
Due and accrued for rents, salaries, and other miscellaneous expenses, . . . . .	6,633 55	
Gross present Liabilities, except Capital Stock, . . . . .	<hr/>	78,200 54
Surplus as regards Policy-holders, . . . . .		\$508,438 48
Paid-up Capital, . . . . .		500,000 00
Surplus over Capital, . . . . .		<hr/>
		\$8,438 48

* Value of lands mortgaged, . . . . .	\$63,000 00
Value of buildings thereon, . . . . .	12,000 00
Total value of mortgaged property, . . . . .	<hr/>
Amount of insurance held as collateral, . . . . .	\$75,000 00
	2,000 00

## TRADESMEN'S FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated October 7, 1853. Commenced business December 28, 1858.]

DAVID B. KEELER, *President.**Secretary,* TIMOTHY Y. BROWN.*Office, No. 168 Broadway, New York.**Attorney to accept service, FRANKLIN S. PHELPS, Boston.*

## DETAILED STATEMENT OF ASSETS.

## Stocks, Bonds and other Securities owned by Company:—

	Par value.	Market value.
Mechanics' and Traders' National Bank Stock,	\$15,800 00	\$22,910 00
Bank of Commerce Stock, . . . . .	10,000 00	11,600 00
Fourth National Bank Stock, . . . . .	10,000 00	11,600 00
American Exchange Bank Stock, . . . . .	10,000 00	11,000 00
German American Bank Stock, . . . . .	20,000 00	20,600 00
Alabama 8 per cent. Bonds, . . . . .	10,000 00	8,500 00
Brooklyn City 7 per cent. Bonds, . . . . .	5,000 00	5,000 00
United States 5-20 Bonds, . . . . .	5,000 00	5,800 00
	<hr/>	<hr/>
	\$85,800 00	\$97,010 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Mechanics' and Traders' National Bank Stock,	\$1,450 00	\$1,000 00
800 shares Maryland Coal Company, . . . . .	16,000 00	} 15,000 00
100 " St. Louis, Kansas City and Northern		
Railroad, preferred stock, . . . . .	6,300 00	
Bayonne City Bonds, . . . . .	950 00	
Northern Pacific Bonds, . . . . .	1,600 00	
	<hr/>	<hr/>
	\$26,300 00	\$16,000 00

## All other Assets and Property owned by the Company:—

	Cash value.
Salvage on losses paid, . . . . .	\$1,000 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . . . . .	\$152,544 25
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	97,010 00
Cash loans on collateral security, . . . . .	16,000 00
Cash on hand in the office of the Company, . . . . .	4,371 01
Cash deposited in Mechanics' and Traders' Nat'l Bank, . . . . .	57,553 01
<i>Amount carried forward, . . . . .</i>	<hr/> \$327,478 27

* Value of lands mortgaged, . . . . .	\$258,000 00
Value of buildings thereon, . . . . .	396,000 00
Total value of mortgaged property, . . . . .	<hr/> \$654,000 00
Amount of insurance held as collateral, . . . . .	165,750 00

<i>Amount brought forward,</i> . . . . .	\$327,478 27	
Interest due and accrued (not included above), . . . . .	355 70	
Premiums in course of collection (net), . . . . .	25,874 60	
All other assets and property, . . . . .	1,000 00	
Gross present Assets, . . . . .	<hr/>	\$354,708 57

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$7,075 00	
Claimed, reported and supposed losses, . . . . .	87,030 00	
Losses disputed or resisted, including expenses thereon, . . . . .	750 00	
Total am't of losses and claims, . . . . .	<hr/>	\$94,855 00
Less re-insurance, \$10,000 00		
Salvage claims, . . . . .	6,700 00	
	<hr/>	16,700 00
Net amount of unpaid losses, . . . . .	<hr/>	\$78,155 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire and inland risks, . . . . .	103,876 97	
Cash dividends to stockholders, declared and unpaid, . . . . .	87 50	
Due and accrued for rents, salaries, and other miscellaneous expenses, . . . . .	741 66	
All other debts and obligations; viz., return premiums, \$303.22; re-insurance premiums, \$647.92, . . . . .	951 14	
Gross present Liabilities, except Capital Stock, . . . . .	<hr/>	183,812 27
Surplus as regards Policy-holders, . . . . .		\$170,896 30
Paid-up Capital, . . . . .		150,000 00
Surplus over Capital, . . . . .		<hr/>
		\$20,896 30

## UNION INSURANCE COMPANY, BANGOR, ME.

[Incorporated February 15, 1862. Commenced business 1862.]

N. C. AYER, *President.**Secretary,* R. B. FULLER.*Office, No. 118 Exchange Street, Bangor.**Attorney to accept service, RANSOM B. FULLER, Boston.*

## DETAILED STATEMENT OF ASSETS.

## Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States Pacific Railroad Stock, . . .	\$10,000 00	\$11,650 00
Bangor City Bonds, E. and N. A. R. R. Stock, .	5,000 00	4,675 00
“ “ “ B. and P. R. R. Stock, .	10,000 00	10,275 00
“ “ “ “ “ .	5,000 00	4,675 00
European and No. American Railroad Stock, .	17,000 00	15,300 00
State of Maine 6 per cent. Bonds, . . .	10,000 00	10,050 00
St. Paul and Sioux City Preferred Stock, . .	10,000 00	10,200 00
132 shares First National Bank, Bangor, . .	13,200 00	19,140 00
	<hr/>	<hr/>
	\$80,200 00	\$85,965 00

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
95 shares First National Bank, Bangor, . . .	\$14,250 00	\$9,400 00
27 “ Merchants' National Bank, Bangor, .	4,320 00	2,500 00
11 “ Bangor Gas Light Company, . . .	1,100 00	950 00
12 “ Traders' National Bank, Bangor, . .	1,500 00	800 00
51 “ Farmers' Bank, Bangor, . . .	5,100 00	4,450 00
10 “ Orono National Bank, Orono, . . .	1,100 00	800 00
25 “ Penobscot Boom Corporation, . . .	2,500 00	1,700 00
10 “ Mercantile Bank, . . .	500 00	500 00
7 “ Eastern Bank, . . .	700 00	500 00
Androscoggin and Kennebec Railroad Bond, .	1,000 00	800 00
United States Bonds, . . .	2,300 00	2,000 00
	<hr/>	<hr/>
	\$34,370 00	\$24,400 00

## All other Assets and Property owned by the Company:—

	Cash value.
Salvage on losses paid, . . . . .	\$2,000 00
Rents due and accrued, . . . . .	1,000 00
	<hr/>
	\$3,000 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	\$176,860 00
Cash market value of stocks, bonds and securities owned by the Company,	85,965 00
Cash loans on collateral security,	24,400 00
Cash on hand in the office of the Company,	8,968 09
Cash deposited in various banks,	57,598 49
Interest due and accrued (not included above),	4,639 68
Premiums in course of collection,	129,142 08
Premium notes taken for marine and inland risks, not yet due, \$110,203.09; overdue and not paid, \$8,592.04,	118,795 13
All other assets and property,	3,000 00
Gross present Assets,	<u>\$609,368 47</u>

## LIABILITIES.

Adjusted losses and claims, unpaid,	\$76,160 33
Claimed, reported and supposed losses,	47,151 00
Losses disputed or resisted, including expenses thereon,	4,958 40
Total am't of losses and claims,	<u>\$128,269 73</u>
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine risks not marked off,	240,916 60
Due and accrued for rents, salaries, and other miscellaneous expenses,	200 00
Due for borrowed money, and premium notes for re-insurance,	20,440 00
Gross present Liabilities, except Capital Stock,	<u>398,826 33</u>
Surplus as regards Policy-holders,	\$210,542 14
Paid-up Capital,	<u>200,000 00</u>
Surplus over Capital,	<u>\$10,542 14</u>

\* Total value of mortgaged property, . . . . . \$580,200 00

## UNION MUTUAL INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated February 6, 1804. Commenced business 1804.]

RICHARD SMITH, *President.**Secretary,* JOHN B. CRAVEN.*Office, Philadelphia, Pa.**Attorney to accept service, WILLIAM H. ELLISON, Boston.*

## DETAILED STATEMENT OF ASSETS.

## Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
68 shares Philadelphia Nat'l B'k, Philadelphia,	\$8,800 00	\$11,560 00
88 " Farmers' and Mechanics' Nat'l Bank, Philadelphia, . . . . .	5,800 00	11,440 00
100 " Pennsylvania Railroad Company, .	5,000 00	5,900 00
111 " North Pennsylvania Railroad Co., .	5,550 00	5,550 00
48 " Delaware Railroad Company, . .	1,200 00	1,200 00
Camden and Amboy Railroad Bonds, . .	11,200 00	10,080 00
" " " " . . . . .	17,000 00	16,320 00
Pennsylvania Railroad Company's Bonds, .	11,000 00	11,000 00
Philadelphia and Erie Railroad Co.'s Bonds, .	10,000 00	9,000 00
North Pennsylvania Railroad Co.'s Bonds, .	10,000 00	10,000 00
" " " " " . . . . .	4,500 00	4,275 00
Lehigh Valley Railroad Company's Bonds, .	5,000 00	4,750 00
100 shares Little Schuylkill Railroad Company,	5,000 00	4,600 00
106 " Pennsylvania Canal Company, . .	5,300 00	2,600 00
1,384 " Union Mutual Ins. Co., . \$9,928 00	—	—
20 " Philadelphia and Southern Mail Steamship Company, . . . . .	5,000 00	800 00
160 " Phoenix Insurance Company, . . .	1,600 00	150 00
Philadelphia and Reading Railroad Bonds, .	5,000 00	5,000 00
Chesapeake and Delaware Canal Co. Bonds, .	14,610 00	13,880 00
Schuylkill Navigation Company's Bonds, .	10,000 00	8,000 00
Pennsylvania Canal Company's Bonds, . .	4,000 00	3,200 00
American Steamship Company's Bonds, . .	5,000 00	4,000 00
88 shares Delaware Mutual Safety Ins. Co., .	2,200 00	2,640 00
Wyoming Valley Canal Bonds, . . . . .	11,000 00	8,800 00
Pittsburg Water Loan Bonds, . . . . .	7,000 00	7,000 00
City of Philadelphia 6 per cent. Regist'd Bonds,	15,000 00	15,187 50
	<hr/> \$185,760 00	<hr/> \$176,932 50

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
45 shares Pennsylvania Railroad, . . . . .	\$2,655 00	\$2,000 00
City of Philadelphia Bonds, . . . . .	5,872 00	5,800 00
United States 5-20 Bonds, . . . . .	230 00	200 00
124 shares Central Transportation Company, .	5,890 00	5,000 00
100 " Second and Third St. P. R. W. Co.,	5,900 00	5,000 00
	<hr/> \$20,547 00	<hr/> \$18,000 00

All other Assets and Property owned by the Company:—

Salvage on losses paid, . . . . .	Cash value. \$289 64
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## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of stocks, bonds and securities owned by the company, . . . . .	\$9,928 00	\$176,932 50
Cash loans on collateral security, . . . . .	18,000 00	
Cash on hand in the office of the Company, . . . . .	1,117 00	
Cash deposited in various banks, . . . . .	9,901 31	
Interest due and accrued (not included above), . . . . .	2,691 80	
Premiums in course of collection (net), . . . . .	18,992 56	
Premium notes taken for marine and inland risks, not yet due, . . . . .	12,268 57	
All other assets and property, . . . . .	289 64	
Gross present Assets, . . . . .		<u>\$240,193 38</u>

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$48,267 00	
Claimed, reported and supposed losses, . . . . .	6,150 00	
Losses disputed or resisted, including expenses thereon, . . . . .	4,100 00	
Total am't of losses and claims, . . . . .	\$58,517 00	
Salvage claims, . . . . .	2,190 00	
Net amount of unpaid losses, . . . . .		<u>\$56,327 00</u>
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire and inland risks, and the full amount of premiums received on marine risks not marked off, . . . . .	44,584 94	
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon, . . . . .	25,913 00	
Cash dividends to stockholders, declared and unpaid, . . . . .	1,576 00	
Due and accrued for rents, salaries, and other miscellaneous expenses, . . . . .	1,175 00	
Due for borrowed money, . . . . .	8,000 00	
Gross present Liabilities, except Capital Stock, . . . . .		<u>137,575 94</u>
Surplus as regards Policy-holders, . . . . .		\$102,617 44
Paid-up Capital, . . . . .	\$139,820 00	
Net present Assets, . . . . .	102,617 44	

Impairment of Capital, . . . . . \$37,202 56\*

\* This Company holds stockholders' obligations amounting to \$32,000, not secured, but since rendering its Annual Statement it has substituted Philadelphia city bonds amounting to \$10,000 for its investment in its own stock, thus reducing its impairment of capital by that amount.

WATERTOWN FIRE INSURANCE COMPANY, WATERTOWN,  
N. Y.

[Incorporated December, 1867. Commenced business December 7, 1867.]

NORRIS WINSLOW, *President.**Secretary,* JESSE M. ADAMS.*Office, Watertown, N. Y.**Attorney to accept service, S. C. WARRINER, Springfield.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company :—

	Par value.	Market value.
United States 5-20 Bonds of 1864, . . . .	\$10,000 00	\$11,350 00
Jefferson County (N. Y.) War Bonds, . . . .	4,000 00	4,400 00
St. Lawrence County (N. Y.) War Bonds, . . . .	1,400 00	1,400 00
Monroe County (N. Y.) War Bonds, . . . .	1,200 00	1,200 00
Oswego County (N. Y.) War Bonds, . . . .	1,000 00	1,000 00
Town of Wilna Bonds (N. Y.), . . . .	2,000 00	2,000 00
Town of Burke Bonds (N. Y.), . . . .	400 00	400 00
City of Watertown Bonds (N. Y.), . . . .	5,000 00	5,500 00
Town of Watertown Bonds, . . . .	10,200 00	10,700 00
Town of Wilson Bonds, . . . .	5,000 00	5,000 00
Town of Hounsfield Bonds, . . . .	3,000 00	3,000 00
	<hr/> \$43,200 00	<hr/> \$45,950 00

Securities held as Collateral for Cash Loans :—

	Market value.	Loaned thereon.
Agricultural Insurance Company's Stock, . . . .	\$90,000 00	\$33,770 06
Merchants' Bank Stock, . . . .	10,500 00	10,000 00
Union Bank Stock, . . . .	2,100 00	2,104 58
Davis Sewing Machine Company, . . . .	10,000 00	10,000 00
Bank Certificate Deposit, . . . .	6,000 00	6,000 00
	<hr/> \$118,600 00	<hr/> \$61,874 64

All other Assets and Property owned by the Company :—

Furniture, supplies, &c., . . . .	\$6,000 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . . . .	\$246,579 42
Cash market value of stocks, bonds and securities owned by the Company, . . . .	45,950 00
Cash loans on collateral security, . . . .	61,874 64
<i>Amount carried forward, . . . .</i>	<hr/> \$354,404 06

* Value of lands mortgaged, . . . .	\$540,000 00
Value of buildings thereon, . . . .	310,000 00
Total value of mortgaged property, . . . .	<hr/> \$850,000 00
Amount of insurance held as collateral, . . . .	162,500 00

<i>Amount brought forward,</i> . . . . .	\$354,404 06	
Cash on hand in the office of the Company, . . .	17,578 44	
Cash deposited in the Merchants' Bank, . . .	31,771 90	
Interest due and accrued (not included above), . . .	1,657 77	
Premiums in course of collection (net), . . .	33,179 87	
Premium notes taken for marine and inland risks, not yet due, . . . . .	298 50	
All other assets and property, . . . \$6,000 00	—	
Gross present Assets, . . . . .	—————	\$438,890 54

## LIABILITIES.

Claimed, reported and supposed losses, . . .	\$3,300 00	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	120,281 15	
Gross present Liabilities, except Capital Stock, . . . . .	—————	123,581 15
Surplus as regards Policy-holders, . . . . .		\$315,309 39
Paid-up Capital, . . . . .		200,000 00
Surplus over Capital, . . . . .		\$115,309 39

WESTCHESTER FIRE INSURANCE COMPANY, NEW ROCHELLE,  
N. Y.

[Incorporated as a Mutual Company, March, 1837; as a Joint Stock Company, January 1, 1870. Commenced business April 1, 1837.]

GEO. J. PENFIELD, *President.* Secretary, GEO. R. CRAWFORD.

*Office, New Rochelle, New York.*

*Attorney to accept service, WILLIAM H. WHITCOMB, Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds of 1865, . . . . .	\$75,500 00	\$87,580 00
“ “ 5-20 Bonds of 1867, . . . . .	25,000 00	29,312 50
“ “ 6 per cent. Bonds of 1881, . . . . .	15,500 00	18,251 25
“ “ 5 per cent. Bonds, . . . . .	10,000 00	11,200 00
New York Bounty Bonds, . . . . .	14,000 00	15,120 00
Westchester County Bonds, . . . . .	4,000 00	4,000 00
Eastchester Bonds, . . . . .	21,500 00	21,500 00
White Plains Bonds, . . . . .	7,000 00	7,000 00
Manufacturers' and Merchants' Bank Stock, . . . . .	10,000 00	10,400 00
Chesapeake and Ohio Railroad, . . . . .	10,000 00	9,500 00
	—————	—————
	\$192,500 00	\$213,863 75

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Central National Bank, N. Y., Stock, . . .	\$2,000 00	\$1,000 00
Central Bank, Westchester Co., Stock, . . .	1,900 00	5,000 00
Taylor Iron Works Stock, . . . . .	2,500 00	
Harlem Bridge, Morrisania and Fordham R. R., . . .	3,000 00	
	<hr/> \$9,400 00	<hr/> \$6,000 00

## All other Assets and Property owned by the Company:—

Office furniture, safes, &c., . . . . .	\$3,000 00
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## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$28,500 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . . .	214,435 86
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	213,863 75
Cash loans on collateral security, . . . . .	6,000 00
Cash on hand in the office of the Company, . . .	229 28
Cash deposited in various banks, . . . . .	59,336 02
Interest due and accrued (not included above), . . .	514 16
Premiums in course of collection (net), . . . .	75,511 30
All other assets and property, . . . . .	\$3,000 00
Gross present Assets, . . . . .	<hr/> \$598,390 37

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$10,431 00
Claimed, reported and supposed losses, . . . . .	59,302 83
Losses disputed or resisted, including expenses thereon, . . . . .	4,500 00
Total am't of losses and claims, . . . . .	<hr/> \$74,233 83
Less re-insurance, . . . . .	304 00
Net amount of unpaid losses, . . . . .	<hr/> \$73,929 83
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	306,056 40
Cash dividends to stockholders, declared and unpaid, . . . . .	612 20
Gross present Liabilities, except Capital Stock, . . . . .	<hr/> 380,598 43
Surplus as regards Policy-holders, . . . . .	\$217,791 94
Paid-up Capital, . . . . .	200,000 00
Surplus over Capital, . . . . .	<hr/> \$17,791 94

* Value of lands mortgaged, . . . . .	\$238,000 00
Value of buildings thereon, . . . . .	192,000 00

Total value of mortgaged property, . . . . .	\$430,000 00
Amount of insurance held as collateral, . . . . .	182,100 00

WILLIAMSBURG CITY FIRE INSURANCE COMPANY, BROOK-  
LYN, N. Y.

[Incorporated March, 1853. Commenced business March, 1853.]

EDMUND DRIGGS, *President.*

*Secretary, N. W. MESEROLE.*

*Office, corner Broadway and First Streets, Brooklyn, N. Y.*

*Attorney to accept service,* CHAS. H. FROTHINGHAM, *Boston.*

### DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, . . . . .	\$60,000 00	\$67,500 00
United States 6 per cent. Currency Bonds, . . . . .	35,000 00	39,943 75
	<hr/>	<hr/>
	\$95,000 00	\$107,443 75

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
5 shares Commercial Bank, Brooklyn, . . .	\$500 00 }	\$500 00
10 " Brooklyn City Railroad Company, . .	1,180 00 }	
Brooklyn, Hunter's Point and Prospect Park Railroad Stock, . . . . .	350 00	300 00
Note assigned with Bond and Mortgage, . .	1,500 00	1,000 00
225 shares South Side Railroad, . . . . .	5,625 00	3,000 00
30 " Lafayette Insurance Company, . . .	1,500 00 }	1,250 00
8 " Greenwich Insurance Company, . . .	848 00 }	
10 " National Bank of Commerce, . . .	1,120 00	720 00
10 " Broadway Railroad, . . . . .	1,300 00 }	1,000 00
10 " Broadway Railroad Co.'s Bond, . . .	500 00 }	
City of Brooklyn Bond, . . . . .	1,000 00	850 00
" " " " " " " " " " " "	3,000 00	2,900 00
66 shares Columbia Fire Insurance Company,	1,980 00	1,500 00
6 " Union Ferry Company, . . . . .	750 00	600 00
Note assigned with Bond and Mortgage, . .	15,000 00	1,600 00
7 shares Market National Bank, . . . . .	875 00	700 00
100 " Columbia Insurance Company, . . .	3,000 00	2,000 00
People's Gas Light Co.'s Stock, . . . . .	12,600 00 }	12,000 00
" " " " " " " " " " " "	3,000 00 }	
25 shares Mechanics' Bank, . . . . .	2,250 00 }	3,000 00
Certificate Baltimore Gas Company, . . . .	1,000 00 }	
30 " Star Fire Insurance Company, . . .	3,000 00	2,500 00
5 " New York Insurance Company, . . .	715 00	450 00
	\$62,593 00	\$35,870 00

**All other Assets and Property owned by the Company:—**

Rents due and accrued,	\$845 00
Office furniture,	\$7,367 96

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . . . .	\$40,000 00
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,* . .	311,383 21
Cash market value of stocks, bonds and securities owned by the Company, . . . . .	107,443 75
Cash loans on collateral security, . . . . .	35,870 00
Cash on hand in the office of the Company, . .	21,467 96
Cash deposited in First Nat'l (Brooklyn) Bank, . .	14,158 21
Interest due and accrued (not included above), . .	563 04
Premiums in course of collection (net), . . .	49,204 75
All other assets and property, . . . \$7,367 96	845 00
Gross present Assets, . . . . .	<hr/> \$580,935 92

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$52,467 35
Claimed, reported and supposed losses, . . . . .	84,423 96
Losses disputed or resisted, including expenses thereon, . . . . .	2,400 00
Total am't of losses and claims, . . . . .	<hr/> \$139,291 31
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire and inland risks, . .	171,781 96
Cash dividends to stockholders, declared and unpaid, . . . . .	497 50
Due and accrued for rents, salaries and other miscellaneous expenses, . . . . .	1,583 33
Gross present Liabilities, except Capital Stock, . . . . .	<hr/> 313,154 10
Surplus as regards Policy-holders, . . . . .	\$267,781 82
Paid-up Capital, . . . . .	250,000 00
Surplus over Capital, . . . . .	<hr/> \$17,781 82

* Value of lands mortgaged, . . . . .	\$373,675 00
Value of buildings thereon, . . . . .	339,300 00
Total value of mortgaged property, . . . . .	<hr/> \$712,975 00
Amount of insurance held as collateral, . . . . .	229,230 00



# ABSTRACT OF ANNUAL STATEMENTS.

	ÆTNA. (Fire.) New York.	ÆTNA. (Fire and Inland.) Hartford.	ALPS. (Fire and Marine.) Erie, Pa.	AMAZON. (Fire and Inland.) Cincinnati, O.	AMER. CENTRAL. (Fire and Marine.) St. Louis, Mo.
<b>CAPITAL STOCK.</b>					
Whole amount of outstanding capital, actually paid up in cash, . . . . .	\$200,000 00	\$2,000,000 00	\$200,000 00	\$500,000 00	\$275,000 00
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$296,221 70	\$5,396,380 50	\$376,679 18	\$1,058,280 04	\$537,443 68
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$112,778 82	\$3,383,632 93	\$196,489 32	\$611,818 04	\$234,888 52
<b>INCOME.</b>					
Cash actually received for fire premiums, . . . . .	\$62,478 20	\$4,313,356 82	\$269,020 46	\$1,012,057 50	\$452,799 96
for marine premiums, . . . . .	— —	414,078 53	12,057 93	139,775 86	66,765 16
for interest on mortgages of real estate, . . . . .	5,257 29	5,173 75	6,360 00	28,056 08	— —
for interest and dividends from other sources, . . . . .	128 01	298,261 85	8,640 00	16,559 63	19,470 02
from all other sources, . . . . .	— —	11,626 57	5,089 36	25,581 45	— —
for calls on capital, . . . . .	70,000 00	— —	— —	— —	— —
Gross Cash Income, . . . . .	\$137,863 50	\$5,042,497 52	\$301,167 75	\$1,222,030 52	\$539,035 14
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, . . . . .	\$45,158 58	\$4,313,989 45	\$126,382 68	\$440,956 79	\$193,318 63
for marine losses, . . . . .	— —	253,024 44	15,426 04	103,123 85	51,978 91
for dividends to stockholders, . . . . .	10,000 00	— —	— —	45,000 00	446 45
for interest to scripholders, . . . . .	— —	— —	— —	— —	— —
for redemption of scrip, . . . . .	— —	— —	— —	— —	— —
for brokerage and commissions on premiums, . . . . .	7,305 61	677,255 81	62,679 18	103,242 93	85,689 77
for salaries and pay of officers and employees, . . . . .	14,546 57	359,103 01	15,728 01	34,362 35	34,096 15
for State and local taxes, . . . . .	4,143 70	97,451 90	6,012 35	11,875 99	— —
for office, agency and incidental expenses, . . . . .	— —	24,465 54	19,619 81	100,053 79	40,674 99
Gross Cash Expenditures, . . . . .	\$81,154 46	\$5,725,290 15	\$245,848 07	\$838,615 70	\$406,204 90

## MISCELLANEOUS.

Whole amount of fire risks written during the year, .	\$11,171,263 00	\$393,824,900 00	\$18,234,462 00	\$80,809,756 00	\$30,333,433 00
premiums charged or receivable thereon, .	84,952 33	4,581,855 08	302,016 28	1,117,971 81	489,331 42
marine risks written during the year, .	- -	50,167,146 00	1,762,251 00	14,945,169 00	11,136,014 00
premiums charged or receivable thereon, .	- -	453,380 40	32,963 01	171,317 22	78,607 54
fire risks terminated during the year, .	2,502,350 00	363,500,742 00	5,195,703 00	39,825,214 00	15,928,095 00
marine risks terminated during the year, .	- -	49,947,138 00	850,500 00	14,144,571 00	11,136,014 00
fire risks outstanding at end of year, .	9,007,488 00	318,647,837 00	18,235,362 00	51,352,214 00	24,746,737 00
marine risks outstanding at end of year, .	- -	647,316 00	150,250 00	1,521,128 00	- -
notes received during the year for fire risks and not paid, .	- -	- -	- -	- -	- -
notes received during the year for marine risks and not paid, .	- -	- -	- -	- -	- -
cash dividends declared since Company commenced business, .	- -	- -	1,700 00	27,791 36	- -
cash dividends on capital stock declared during the year, .	10,000 00	6,169,950 00	7,500 00	45,000 00	41,236 20
Company's stock owned by directors (par value), .	10,000 00	- -	- -	45,000 00	- -
losses incurred during the year, .	101,200 00	237,400 00	177,500 00	101,880 00	95,500 00
	105,963 76	4,527,918 72	196,076 13	673,724 70	224,723 25
MASSACHUSETTS BUSINESS.					
Whole amount of fire risks written during the year, .	\$1,434,852 00	\$28,760,653 00	\$1,887,927 00	\$1,444,851 95	\$1,052,398 00
marine risks written during the year, .	- -	400,524 00	- -	222,532 00	- -
fire premiums received during the year, .	15,819 09	332,335 60	13,020 00	25,421 26	13,558 22
marine premiums received during the year, .	- -	1,008 37	- -	7,849 73	- -
fire losses paid on risks written during the year, .	38,109 21	1,251,694 53	1,316 61	13,545 80	- -
marine losses paid on risks written during the year, .	- -	- -	- -	20,940 88	- -
losses incurred during the year, .	97,031 29	1,700,549 96	- -	- -	- -

<sup>1</sup> See Detailed Statements, page 140, *et seq.*<sup>2</sup> Not returned.

	AMERICAN FIRE. Philadelphia, Pa.	ARCTIC FIRE. New York.	ATLANTIC. (Fire.) Brooklyn, N. Y.	ATLANTIC FIRE & MARINE. Providence, R. I.	ATLANTIC MUTUAL. (Marine.) New York.
<b>CAPITAL STOCK.</b>					
Whole amount of outstanding capital, actually paid up in cash, . . . . .	\$400,000 00	\$250,000 00	\$200,000 00	\$200,000 00	- -
Assets.					
Gross present Assets, <sup>1</sup> . . . . .	\$1,092,575 77	\$312,949 15	\$303,263 45	\$358,000 44	\$15,502,806 13
LIABILITIES.					
Gross present Liabilities, <sup>1</sup> . . . . .	\$678,297 49	\$142,603 59	\$88,840 86	\$173,309 68	\$4,644,371 76 <sup>7</sup>
INCOME.					
Cash actually received for fire premiums, . . . . .	\$302,677 83	\$104,864 72	\$145,036 86	\$29,086 98	- -
for marine premiums, . . . . .	- -	30,398 99	- -	21,460 59	4,801,973 08
for interest on mortgages of real estate, . . . . .	27,448 53	12,957 35	540 50	- -	678,131 68
for interest and dividends from other sources, . . . . .	32,247 45	- -	16,600 21	10,779 62	56,006 08 <sup>6</sup>
from all other sources, . . . . .	19,525 38 <sup>3</sup>	229 63 <sup>4</sup>	- -	8,400 22 <sup>5</sup>	- -
for calls on capital, . . . . .	- -	- -	- -	150,000 00	- -
Gross Cash Income, . . . . .	\$381,899 19	\$148,450 69	\$162,177 57	\$219,727 41	\$5,536,110 84
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, . . . . .	\$292,100 40	\$82,307 82	\$38,687 45	\$167,946 65	- -
for marine losses, . . . . .	- -	24,503 20	- -	10,044 39	\$2,306,701 63
for dividends to stockholders, . . . . .	60,420 00	25,450 00	- -	20,042 00	- -
for interest to scripholders, . . . . .	- -	- -	- -	- -	481,993 08
for redemption of scrip, . . . . .	- -	- -	- -	- -	- - <sup>8</sup>
for brokerage and commissions on premiums, . . . . .	65 40	21,808 04	12,053 03	8,098 17	31,587 37
for salaries and pay of officers and employes, . . . . .	79,372 90	19,571 68	23,629 78	7,463 25	337,486 27
for State and local taxes, . . . . .	6,623 32	6,922 68	2,630 00	1,128 68	19,835 60
for office, agency and incidental expenses, . . . . .	5,860 79	15,560 18	1,953 39	4,724 80	- -
Gross Cash Expenditures, . . . . .	\$444,442 81	\$196,123 60	\$78,953 65	\$219,447 94	\$3,177,603 95

## MISCELLANEOUS.

Whole amount of fire risks written during the year, . . .	\$40,496,122 00	\$15,370,018 00	\$23,116,160 00	\$4,630,747 49	-
premiums charged or receivable thereon, . . .	330,830 16	104,864 72	173,215 44	48,499 36	-
marine risks written during the year, . . .	-	6,490,800 00	-	2,591,066 76	356,978,765 00
premiums charged or receivable thereon, . . .	-	30,398 99	-	23,242 78	5,918,019 95
fire risks terminated during the year, . . .	31,682,348 00	14,114,006 00	7,928,340 00	2,010,954 00	-
marine risks terminated during the year, . . .	-	6,951,032 00	-	2,300,700 76	344,855,338 00
fire risks outstanding at end of year, . . .	33,062,122 00	11,724,394 00	15,125,120 00	3,542,529 99	-
marine risks outstanding at end of year, . . .	-	121,950 00	-	251,250 00	93,455,775 00
notes received during the year for fire risks and not paid, . . .	-	-	-	-	-
notes received during the year for marine risks and not paid, . . .	-	-	-	-	-
cash dividends declared since Company commenced business, . . .	-	7,879 25	-	1,622 50	2,862,009 26
cash dividends on capital stock declared during the year, . . .	1,828,975 50	477,500 00	-	260,000 00	-
Company's stock owned by directors (par value), . . .	60,000 00	25,000 00	-	20,000 00	-
losses incurred during the year, . . .	14,400 00	45,175 00	75,500 00	64,266 66	- <sup>9</sup>
	427,993 95	187,713 91	72,514 53	145,348 67	-
MASSACHUSETTS BUSINESS.					
Whole amount of fire risks written during the year, . . .	\$6,065,056 00	\$1,324,564 94	\$1,200,238 00	\$1,451,991 83	-
marine risks written during the year, . . .	-	-	-	37,210 00	\$16,035,505 00
fire premiums received during the year, . . .	70,666 22	18,149 36	16,021 27	14,886 26	-
marine premiums received during the year, . . .	-	-	-	384 02	367,072 54
fire losses paid on risks written during the year, . . .	200,471 59	- <sup>2</sup>	9,327 88	10,742 89	-
marine losses paid on risks written during the year, . . .	-	-	-	-	231,885 60
losses incurred during the year, . . .	419,212 96	107,500 00	35,451 98	131,398 51	-

<sup>1</sup> See Detailed Statements, page 151, *et seq.*<sup>2</sup> Not returned.<sup>3</sup> Rents, \$4,134.16; policies and transfers, \$622; perpetual policies cancelled, \$310.87; profit on stocks sold, \$14,458.35.<sup>4</sup> Profit on bonds sold.<sup>5</sup> Rents.<sup>6</sup> Rents, \$8,775; other sources, \$47,231.08.<sup>7</sup> In addition to this amount the Company has \$7,927,800 outstanding scrip.<sup>8</sup> Scrip dividend, \$1,869,880.

	BANGOR. (Fire and Marine.) Bangor, Me.	BLACK RIVER. (Fire.) Watertown, N. Y.	BREWERS OF AMERICA. (Fire.) Milwaukee, Wis.	BREWERS AND MALSTERS. (Fire and Inland) New York.	CAPITAL CITY. (Fire.) Albany, N. Y.
<b>CAPITAL STOCK.</b>					
Whole amount of outstanding capital, actually paid up in cash, . . . . .	\$200,000 00	\$250,000 00	\$200,000 00	\$200,000 00	\$150,000 00
Assets.					
Gross present Assets, <sup>1</sup> . . . . .	\$312,682 25	\$372,899 86	\$414,320 32	\$282,170 37	\$182,989 98
LIABILITIES.					
Gross present Liabilities, <sup>1</sup> . . . . .	\$89,450 06	\$133,525 45	\$181,195 89	\$121,830 67	\$16,121 30
INCOME.					
Cash actually received for fire premiums, . . . . .	\$57,583 67	\$131,804 61	\$268,078 35	\$133,396 70	\$19,385 14
for marine premiums, . . . . .	16,150 18	- - -	- - -	65,262 65	- - -
for interest on mortgages of real estate, . . . . .	10,625 00	3,175 99	140 00	945 97	- - -
for interest and dividends from other sources, . . . . .	156 55	- - -	26,416 14	11,148 31	5,276 50
from all other sources, . . . . .	- - -	460 00	- - -	1,934 57 <sup>3</sup>	- - -
for calls on capital, . . . . .	- - -	62,500 00	6,200 00	- - -	50,000 00
Gross Cash Income, . . . . .	\$84,515 40	\$197,940 60	\$300,834 49	\$212,688 20	\$74,661 64
EXPENDITURES.					
Cash actually paid during the year for fire losses, . . . . .	\$11,599 60	\$36,097 97	\$129,556 70	\$138,027 66	\$18,991 20
for marine losses, . . . . .	54 00	- - -	- - -	60,731 55	- - -
for dividends to stockholders, . . . . .	- - -	- - -	- - -	- - -	- - -
for interest to scripholders, . . . . .	- - -	- - -	- - -	- - -	- - -
for redemption of scrip, . . . . .	- - -	- - -	- - -	- - -	- - -
for brokerage and commissions on premiums, . . . . .	9,574 20	19,997 95	46,217 47	33,944 84	2,069 66
for salaries and pay of officers and employes, . . . . .	1,320 55	14,244 30	15,000 00	30,873 01	4,133 28
for State and local taxes, . . . . .	99 48	4,585 67	5,747 16	2,260 23	231 20
for office, agency and incidental expenses, . . . . .	2,864 03	10,982 70	26,446 11	8,946 64	5,487 73
Gross Cash Expenditures, . . . . .	\$25,511 86	\$85,908 59	\$222,967 44	\$274,783 93	\$30,913 07

## MISCELLANEOUS.

Whole amount of fire risks written during the year, .  
 premiums charged or receivable thereon, . . .  
 marine risks written during the year, . . .  
 premiums charged or receivable thereon, . . .  
 fire risks terminated during the year, . . .  
 marine risks terminated during the year, . . .  
 fire risks outstanding at end of year, . . .  
 marine risks outstanding at end of year, . . .  
 notes received during the year for fire risks and  
 not paid, . . .  
 notes received during the year for marine risks  
 and not paid, . . .  
 cash dividends declared since Company com-  
 menced business, . . .  
 cash dividends on capital stock declared during  
 the year, . . .  
 Company's stock owned by directors (par value), . .  
 losses incurred during the year, . . .

## MASSACHUSETTS BUSINESS.

Whole amount of fire risks written during the year, .  
 marine risks written during the year, . . .  
 fire premiums received during the year, . . .  
 marine premiums received during the year, . . .  
 fire losses paid on risks written during the year, . .  
 marine losses paid on risks written during the year,  
 losses incurred during the year, . . .

\$4,160,841 00	\$10,554,228 73	\$17,375,686 00	\$24,088,183 00	\$2,963,864 00
60,713 19	141,725 59	325,514 37	159,963 24	24,554 83
507,961 00	-	-	17,097,217 00	-
17,352 15	-	-	152,834 89	-
443,700 00	3,015,762 57	6,858,027 00	17,741,804 00	1,709,626 00
377,411 00	-	-	15,976,426 00	-
3,662,141 00	7,505,966 16	14,776,787 00	15,027,545 00	2,479,625 00
130,550 00	-	-	1,410,196 00	-
-	-	-	-	-
6,656 63	-	-	52,082 44	-
-	-	6,699 06	-	98,000 00
-	-	-	-	-
69,000 00	113,500 00	78,000 00	99,200 00	65,800 00
62,459 56	106,564 97	123,504 63	254,205 50	11,293 39
\$1,744,746 00	\$1,416,259 00	\$1,404,777 00	\$1,423,122 00	159,312 50
204,980 00	-	-	-	-
28,247 08	21,066 65	21,498 66	14,486 57	1,808 56
10,504 17	-	-	-	-
8,976 22	29,649 06	32,641 65	64,738 15	2,000 00
-	-	-	-	-
60,000 00	87,592 62	52,693 14	84,356 79	• 2,000 00

<sup>1</sup> See Detailed Statements, page 162, *et seq.*<sup>2</sup> Not returned.<sup>3</sup> Premium on gold, \$34.57; profit on bonds sold, \$1,900.

	CITIZENS'. (Fire.) New York.	CITY. (Fire.) Providence, R. I.	CITY FIRE. (Fire.) New York.	CLINTON FIRE. (Fire and Inland.) New York.	COLUMBIA FIRE. New York.
<b>CAPITAL STOCK.</b>					
Whole amount of outstanding capital, actually paid up in cash, . . . . .	\$300,000 00	\$100,000 00	\$210,000 00	\$250,000 00	\$300,000 00
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$735,692 89	\$159,267 80	\$464,148 49	\$420,328 96	\$424,813 02
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$327,292 53	\$53,606 20	\$88,250 25	\$118,165 23	\$155,525 48
<b>INCOME.</b>					
Cash actually received for fire premiums, . . . . .	\$351,102 91	\$62,947 31	\$69,975 46	\$123,016 66	\$144,062 98
for marine premiums, . . . . .	— —	— —	— —	1,567 36	2,047 82
for interest on mortgages of real estate, . . . . .	9,469 50	6,537 10	19,236 96	7,649 04	6,225 32
for interest and dividends from other sources, . . . . .	42,002 97	3,762 80	16,710 91	17,103 77	24,438 80
from all other sources, . . . . .	2,279 17 <sup>2</sup>	— —	14,038 47 <sup>3</sup>	1,301 76 <sup>4</sup>	— —
for calls on capital, . . . . .	— —	2,312 50	— —	— —	— —
Gross Cash Income, . . . . .	\$404,854 55	\$75,559 71	\$119,961 80	\$150,638 59	\$176,774 92
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, . . . . .	\$307,201 48	\$32,604 78	\$69,356 07	\$108,803 74	\$132,893 49
for marine losses, . . . . .	— —	— —	— —	262 20	— —
for dividends to stockholders, . . . . .	52,332 00	2,727 50	42,000 00	42,500 00	30,000 00
for interest to scrip-holders, . . . . .	204 06	— —	— —	— —	— —
for redemption of scrip, . . . . .	— —	— —	— —	— —	— —
for brokerage and commissions on premiums, . . . . .	23,876 06	5,983 47	3,731 97	9,808 50	18,194 00
for salaries and pay of officers and employees, . . . . .	51,083 75	3,730 00	15,141 65	14,249 98	20,328 92
for State and local taxes, . . . . .	7,596 85	980 92	6,502 00	4,519 69	2,160 33
for office, agency and incidental expenses, . . . . .	27,364 00	4,233 78	8,645 45	13,789 41	19,262 02
Gross Cash Expenditures, . . . . .	\$469,658 20	\$50,260 45	\$145,377 14	\$193,933 52	\$222,838 76

## MISCELLANEOUS.

Whole amount of fire risks written during the year, . . .	\$65,259,664 08	\$4,918,544 23	\$16,813,860 65	\$23,030,950 00	\$22,374,311 58
premiums charged or receivable thereon, . . .	407,193 87	68,325 40	73,983 58	135,055 17	164,369 83
marine risks written during the year, . . .	—	—	—	45,833 00	794,559 00
premiums charged or receivable thereon, . . .	—	—	—	1,567 36	3,222 23
fire risks terminated during the year, . . .	64,632,601 00	2,885,464 16	17,266,091 32	20,765,963 00	21,814,822 40
marine risks terminated during the year, . . .	—	—	—	42,083 00	738,334 00
fire risks outstanding at end of year, . . .	53,969,887 85	5,801,737 54	13,903,668 65	19,273,297 00	20,048,037 34
marine risks outstanding at end of year, . . .	—	—	—	44,583 00	86,600 00
notes received during the year for fire risks and not paid, . . .	—	—	—	—	—
notes received during the year for marine risks and not paid, . . .	—	—	—	—	—
cash dividends declared since Company commenced business, . . .	—	—	—	—	—
cash dividends on capital stock declared during the year, . . .	992,550 00 <sup>5</sup>	19,500 00	1,362,300 00	680,000 00	350,000 00
Company's stock owned by directors (par value), . . .	42,000 00	5,000 00	42,000 00	42,500 00	105,090 00
losses incurred during the year, . . .	72,140 00	57,450 00	40,670 00	77,000 00	38,500 00
	426,455 23	29,316 25	121,498 00	153,948 07	205,439 62
MASSACHUSETTS BUSINESS.					
Whole amount of fire risks written during the year, . . .	\$2,877,241 50	\$1,235,378 50	\$767,550 00	\$2,060,140 00	\$1,665,409 50
marine risks written during the year, . . .	—	—	—	—	—
fire premiums received during the year, . . .	29,298 82	22,038 14	4,931 33	3,367 49	14,453 47
marine premiums received during the year, . . .	—	—	—	—	—
fire losses paid on risks written during the year, . . .	183,351 97	14,703 62	57,570 55	59,028 19	130,390 18
marine losses paid on risks written during the year, . . .	—	—	—	—	—
losses incurred during the year, . . .	301,970 52	19,903 62	108,414 89	97,277 19	2,789 71

<sup>2</sup> Rents.<sup>3</sup> Profit on stocks sold.<sup>5</sup> Scrip dividends to stockholders deliverable and outstanding, \$150,000.<sup>2</sup> See Detailed Statements, page 169, *et seq.*<sup>4</sup> Premium on gold, \$1,270.40; stamps, \$31.36.

	COMMERCE. (Fire.) Albany, N. Y.	COMMERCE FIRE. (Fire and Inland.) New York.	CONNECTICUT FIRE. Hartford, Conn.	CONTINENTAL. (Fire.) New York.	DELAWARE MUT. SAFETY. (Fire and Marine.) Phila., Pa.
<b>CAPITAL STOCK.</b>					
Whole amount of outstanding capital, actually paid up in cash, . . . . .	\$200,000 00	\$200,000 00	\$500,000 00	\$1,000,000 00	\$360,000 00
ASSETS.					
Gross present Assets, <sup>1</sup> . . . . .	\$397,227 92	\$248,673 98	\$710,272 78	\$2,284,251 97	\$1,992,677 35
LIABILITIES.					
Gross present Liabilities, <sup>1</sup> . . . . .	\$179,470 76	\$190,410 67	\$206,170 24	\$1,231,093 71	\$474,119 40
INCOME.					
Cash actually received for fire premiums, . . . . .	\$213,686 92	\$76,076 76	\$270,293 11	\$1,549,153 35	\$167,838 54
for marine premiums, . . . . .	— —	1,197 50	— —	— —	748,992 38
for interest on mortgages of real estate, . . . . .	— —	2,520 00	— —	31,572 34	13,720 00
for interest and dividends from other sources, . . . . .	21,706 95	11,322 37	49,578 76	52,051 84	59,703 82
from all other sources, . . . . .	2,793 05 <sup>3</sup>	— —	— —	24,711 80 <sup>4</sup>	4,200 00 <sup>3</sup>
for calls on capital, . . . . .	— —	— —	— —	400,000 00	— —
Gross Cash Income, . . . . .	\$238,186 92	\$91,116 63	\$319,871 87	\$2,057,489 33	\$994,454 74
EXPENDITURES.					
Cash actually paid during the year for fire losses, . . . . .	\$176,689 24	\$115,630 33	\$145,499 93	\$1,747,387 05	\$75,990 97
for marine losses, . . . . .	— —	— —	— —	— —	495,308 11
for dividends to stockholders, . . . . .	10,000 00	20,000 00	30,000 00	58,755 50	36,000 00
for interest to scripholders, . . . . .	— —	— —	— —	2,947 02	46,115 90
for redemption of scrip, . . . . .	— —	— —	— —	13,217 00	124,380 00
for brokerage and commissions on premiums, . . . . .	31,159 23	7,311 99	31,441 76	273,432 80	6,500 00
for salaries and pay of officers and employes, . . . . .	15,585 35	17,150 00	12,258 33	161,333 93	68,308 18
for State and local taxes, . . . . .	9,761 11	984 27	6,745 00	43,933 27	24,359 78
for office, agency and incidental expenses, . . . . .	12,849 35	12,317 32	5,373 38	142,633 46	11,655 42
Gross Cash Expenditures, . . . . .	\$256,044 28	\$173,393 91	\$231,318 40	\$2,443,640 03	\$888,618 36

## MISCELLANEOUS.

Whole amount of fire risks written during the year, . . .  
 premiums charged or receivable thereon, . . .  
 marine risks written during the year, . . .  
 premiums charged or receivable thereon, . . .  
 fire risks terminated during the year, . . .  
 marine risks terminated during the year, . . .  
 fire risks outstanding at end of year, . . .  
 marine risks outstanding at end of year, . . .  
 notes received during the year for fire risks and  
 not paid, . . .  
 notes received during the year for marine risks  
 and not paid, . . .  
 cash dividends declared since Company com-  
 menced business, . . .  
 cash dividends on capital stock declared during  
 the year, . . .  
 Company's stock owned by directors (par value), . . .  
 losses incurred during the year, . . .

## MASSACHUSETTS BUSINESS.

Whole amount of fire risks written during the year, . . .  
 marine risks written during the year, . . .  
 fire premiums received during the year, . . .  
 marine premiums received during the year, . . .  
 fire losses paid on risks written during the year, . . .  
 marine losses paid on risks written during the year, . . .  
 losses incurred during the year, . . .

\$21,190,614 00	\$14,174,379 00	\$23,430,000 00	\$221,862,298 50	\$26,000,150 00
236,162 82	83,446 86	277,215 92	1,589,491 26	177,411 34
-	25,000 00	-	-	63,870,427 00
-	1,197 50	-	-	906,184 30
21,340,707 00	14,200,321 00	8,550,518 00	206,771,492 00	25,364,004 00
-	20,000 00	-	-	62,067,567 00
21,537,163 00	7,711,920 00	22,499,900 00	189,310,150 00	22,234,390 00
-	25,000 00	-	-	14,587,240 00
-	-	-	-	-
-	-	-	-	-
-	-	-	-	276,324 64
310,000 00	214,000 00	30,000 00 <sup>2</sup>	2,355,023 44	-
10,000 00	20,000 00	30,000 00	60,000 00	36,000 00
62,375 00	-	140,800 00	301,100 00	43,225 00
208,148 80	183,380 00	194,200 00	1,352,097 25	607,363 40
\$2,505,930 00	\$1,180,604 00	\$6,538,540 00	\$8,462,860 66	\$5,530,667 00
-	-	-	-	26,524,878 00
34,357 84	12,805 49	71,540 85	89,380 33	10,986 28
-	-	-	-	269,626 90
53,309 49	85,734 64	123,186 48	264,417 07	6,599 05
-	-	-	-	176,310 55
91,995 41	158,734 64	134,536 78	512,913 04	182,909 60

<sup>1</sup> See Detailed Statements, page 177, *et seq.*<sup>2</sup> Since reorganization.<sup>3</sup> Rents.<sup>4</sup> Rents, \$24,125.17; premium on gold, \$586.63.

	EQUITABLE FIRE AND MARINE. Providence, R. I.	EXCHANGE FIRE. New York.	FAIRFIELD CO. FIRE. So. Norwalk, Ct.	FIRE ASS'N OF PHILADELPHIA. Philadelphia, Pa.	FIREMAN'S FUND. San Francisco, Cal.
CAPITAL STOCK.					
Whole amount of outstanding capital actually paid up in cash, . . . . .	\$300,000 00	\$200,010 00	\$200,000 00	\$500,000 00	\$300,000 00
Assets.					
Gross present Assets, <sup>1</sup> . . . . .	\$441,910 13	\$323,375 31	\$286,484 26	\$2,049,688 79	\$613,893 50
LIABILITIES.					
Gross present Liabilities, <sup>1</sup> . . . . .	\$379,023 12	\$122,123 99	\$138,076 59	\$1,432,078 51	\$324,800 73
INCOME.					
Cash actually received for fire premiums, . . . . .	\$91,133 91	\$205,228 47	\$148,273 69	\$105,085 42	\$410,949 90
for marine premiums, . . . . .	44,324 38	1,085 50	- - -	- - -	65,718 30
for interest on mortgages of real estate, . . . . .	- - -	10,103 91	9,919 14	103,344 79	33,095 85
for interest and dividends from other sources, . . . . .	22,553 25	7,617 80	3,909 31	13,015 50	- - -
from all other sources, . . . . .	4,070 53 <sup>2</sup>	2,979 13 <sup>3</sup>	2,332 30 <sup>4</sup>	10,366 65 <sup>5</sup>	16,453 82 <sup>6</sup>
for calls on capital, . . . . .	- - -	- - -	- - -	- - -	- - -
Gross Cash Income, . . . . .	\$162,082 07	\$227,014 81	\$164,434 44	\$231,812 36	\$526,217 87
EXPENDITURES.					
Cash actually paid during the year for fire losses, . . . . .	\$65,084 16	\$136,209 23	\$78,027 31	\$81,558 69	\$465,723 54
for marine losses, . . . . .	20,925 74	- - -	- - -	- - -	33,468 16
for dividends to stockholders, . . . . .	25,303 00	10,000 50	18,000 00	80,000 00	- - -
for interest to scripholders, . . . . .	- - -	- - -	- - -	- - -	- - -
for redemption of scrip, . . . . .	- - -	- - -	- - -	- - -	- - -
for brokerage and commissions on premiums, . . . . .	17,555 06	23,208 79	24,509 56	6,690 24	68,362 45
for salaries and pay of officers and employes, . . . . .	15,262 56	20,127 08	5,547 69	25,869 93	34,047 40
for State and local taxes, . . . . .	4,051 15	5,359 87	1,091 37	8,597 26	6,737 31
for office, agency and incidental expenses, . . . . .	- - -	20,311 66	11,061 71	- - -	62,091 03
Gross Cash Expenditures, . . . . .	\$148,181 67	\$215,217 13	\$138,237 64	\$202,716 12	\$670,429 89

## MISCELLANEOUS.

Whole amount of risks written during the year, . . .	\$10,173,814 66	\$18,745,808 00	\$14,105,681 46	\$1,709,833 00	\$35,527,443 00
premiums charged or receivable thereon, . . .	103,799 76	201,809 68	164,999 01	107,098 33	473,989 49
marine risks written during the year, . . .	29,937,306 62	37,300 00	-	-	3,690,441 00
premiums charged or receivable thereon, . . .	53,105 98	1,085 50	-	-	88,272 26
fire risks terminated during the year, . . .	10,825,792 01	15,379,249 00	7,689,996 00	989,506 00	31,744,366 00
marine risks terminated during the year, . . .	30,079,524 89	31,300 00	-	-	3,508,544 00
fire risks outstanding at end of year, . . .	8,275,218 18	13,993,273 00	11,365,425 04	1,709,833 00	25,138,894 00
marine risks outstanding at end of year, . . .	267,171 76	15,400 00	-	-	665,405 00
notes received during the year for fire risks and not paid, . . .	-	-	-	-	-
notes received during the year for marine risks and not paid, . . .	-	-	-	-	10,000 95
cash dividends declared since Company commenced business, . . .	163,000 00	92,500 50	76,700 00	619,762 03	474,000 00
cash dividends on capital stock declared during the year, . . .	25,000 00	10,000 50	18,000 00	80,000 00	-
Company's stock owned by directors (par value), . . .	70,350 00	88,740 00	25,500 00	119,550 00	-
losses incurred during the year, . . .	397,000 00	157,490 19	125,297 97	81,558 69	383,000 00
MASSACHUSETTS BUSINESS.					
Whole amount of fire risks written during the year, . . .	\$2,612,100 00	\$810,000 00	\$1,926,887 38	} <sup>8</sup>	
marine risks written during the year, . . .	235,300 00	-	-		
fire premiums received during the year, . . .	21,164 11	14,016 00	25,012 43		
marine premiums received during the year, . . .	1,682 45	-	-		
fire losses paid on risks written during the year, . . .	26,142 01	-	28,529 98		
marine losses paid on risks written during the year, . . .	1,007 31	-	-	}	
losses incurred during the year, . . .	325,000 00	29,016 00	71,318 13		

<sup>1</sup> See Detailed Statements, page 185, *et seq.*<sup>4</sup> Rents, \$437.50; brokerage, &c., \$1,894.80.<sup>6</sup> Rents, \$15,844.09; tax on policies, \$609.73.<sup>2</sup> Rents, \$3,845 03; premium on stock sold, \$145.50; sale of scrip, \$80.<sup>5</sup> Rents, \$737.25; city warrant, \$4,977; State tax on mortgages, \$4,632.65.<sup>8</sup> Admitted to Mass., December 17, 1872.<sup>3</sup> Rents.<sup>7</sup> Not returned.

	FRANKLIN FIRE. Philadelphia, Pa.	GERMAN FIRE. Erie, Pa.	GERMANIA FIRE. New York.	GERMAN AMERI- CAN. New York.	GIRARD FIRE & MARINE. Philadelphia, Pa.
<b>CAPITAL STOCK.</b>					
Whole amount of outstanding capital, actually paid up in cash, . . . . .	\$400,000 00	\$200,000 00	\$500,000 00	<del>\$200,000 00</del>	\$300,000 00
Assets.					
Gross present Assets, <sup>1</sup> . . . . .	\$3,309,341 16	\$342,616 17	\$1,292,409 27	\$1,369,090 47	\$632,290 72
Liabilities.					
Gross present Liabilities, <sup>1</sup> . . . . .	\$2,638,990 56	\$151,451 92	\$728,848 23	\$342,291 68	\$288,432 21
Income.					
Cash actually received for fire premiums, . . . . .	\$1,546,436 91	\$273,678 25	\$837,267 39	\$520,348 42	\$364,596 00
for marine premiums, . . . . .	— —	— —	1,151 59	— —	— —
for interest on mortgages of real estate, . . . . .	166,929 88	5,408 69	28,116 27	— —	7,013 75
for interest and dividends from other sources, . . . . .	35,538 99	487 15	36,264 30	65,786 60	14,767 39
from all other sources, . . . . .	3,036 00 <sup>4</sup>	1,210 00	18,595 36 <sup>2</sup>	— —	6,935 09 <sup>2</sup>
for calls on capital, . . . . .	— —	— —	250,000 00	— —	— —
Gross Cash Income, . . . . .	\$1,751,941 78	\$280,784 09	\$1,171,394 91	\$586,135 02	\$393,312 23
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, . . . . .	\$1,051,721 60	\$76,743 80	\$543,061 14	\$173,764 17	\$154,106 28
for marine losses,	— —	— —	3,638 62	— —	— —
for dividends to stockholders, . . . . .	130,576 00	20,071 02	50,000 00	— —	30,000 00
for interest to scripholders, . . . . .	— —	— —	— —	— —	— —
for redemption of scrip, . . . . .	— —	— —	— —	— —	— —
for brokerage and commissions on premiums, . . . . .	202,694 78	47,258 78	123,212 04	83,205 23	50,259 46
for salaries and pay of officers and employes, . . . . .	184,395 28	3,168 13	53,454 91	31,514 58	14,164 31
for State and local taxes, . . . . .	41,503 69	5,490 56	19,017 52	7,617 28	14,874 96
for office, agency and incidental expenses, . . . . .	68,867 34	11,238 81	118,941 60	46,335 17	42,908 53
Gross Cash Expenditures, . . . . .	\$1,679,758 69	\$163,971 10	\$911,325 83	\$342,436 43	\$306,313 54

## MISCELLANEOUS.

Whole amount of fire risks written during the year, .  
 premiums charged or receivable thereon, .  
 marine risks written during the year, .  
 premiums charged or receivable thereon, .  
 fire risks terminated during the year, .  
 marine risks terminated during the year, .  
 fire risks outstanding at end of year, .  
 marine risks outstanding at end of year, .  
 notes received during the year for fire risks and  
 not paid, .  
 notes received during the year for marine risks  
 and not paid, .  
 cash dividends declared since Company com-  
 menced business, .  
 cash dividends on capital stock declared during  
 the year, .  
 Company's stock owned by directors (par value), .  
 losses incurred during the year, .

## MASSACHUSETTS BUSINESS.

Whole amount of fire risks written during the year, .  
 marine risks written during the year, .  
 fire premiums received during the year, .  
 marine premiums received during the year, .  
 fire losses paid on risks written during the year, .  
 marine losses paid on risks written during the year, .  
 losses incurred during the year, .

\$119,534,941 95	\$15,350,200 00	\$94,113,546 00	\$65,165,259 00	\$29,556,122 00
1,691,773 88	330,220 40	905,997 45	618,415 14	422,268 24
-	-	117,980 00	-	-
-	-	1,151 59	-	-
125,787,726 94	6,550,216 00	84,252,521 00	15,486,843 00	17,710,543 00
-	-	135,146 00	-	-
143,331,894 58	11,684,502 00	101,189,767 00	49,083,391 00	34,678,229 00
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
2,936,400 00	31,742 49	486,000 00	-	244,331 52
128,000 00	20,000 00	50,000 00	257,000 00	30,000 00
51,000 00	106,300 00	160,100 00	-	113,000 00
1,051,721 60	125,833 52	764,258 32	233,101 04	152,156 04
\$11,213,344 37	\$3,218,509 64	\$6,331,647 00	\$2,578,222 00	\$1,693,002 03
-	-	-	-	-
158,551 38	64,948 20	74,290 34	32,522 82	19,741 77
-	-	-	-	-
113,770 56	38,762 56	253,195 18	110,191 24	64,677 47
-	-	-	-	-
140,292 97	65,685 31	463,726 88	-	64,677 47

<sup>1</sup> See Detailed Statements, page 193, *et seq.*<sup>3</sup> Not returned.<sup>4</sup> Surveys.

	GLEN'S FALLS. (Fire.) Glen's Falls, N. Y.	GREAT WESTERN. (Marine.) New York.	GUARDIAN FIRE. New York.	HANOVER FIRE. New York.	HARTFORD FIRE. Hartford, Conn.
CAPITAL STOCK.					
Whole amount of outstanding capital, actually paid up in cash, . . . . .	\$200,000 00	\$1,633,400 00	\$200,000 00	\$250,000 00	\$1,000,000 00
Gross present Assets, <sup>1</sup> . . . . .	\$584,710 17	\$1,835,428 62	\$316,562 44	\$875,540 40	\$2,204,396 54
LIABILITIES.					
Gross present Liabilities, <sup>1</sup> . . . . .	\$329,553 46	\$463,806 36	\$112,262 48	\$622,366 91	\$1,348,278 40
INCOME.					
Cash actually received for fire premiums, . . . . .	\$255,982 72	- - -	\$86,372 17	\$801,090 77	\$2,138,306 61
for marine premiums, . . . . .	- - -	1,057,582 38	1,005 00	1,151 59	- - -
for interest on mortgages of real estate, . . . . .	10,509 65	31,590 16	1,575 00	7,764 90	20,934 25
for interest and dividends from other sources, . . . . .	23,962 81	11,824 19	11,824 19	41,096 57	64,392 00
from all other sources, . . . . .	797 91 <sup>2</sup>	12,400 00 <sup>2</sup>	1,006 68 <sup>3</sup>	- - -	5,602 06 <sup>3</sup>
for calls on capital, . . . . .	- - -	- - -	70,000 00	- - -	- - -
Gross Cash Income, . . . . .	\$291,253 09	\$1,101,572 54	\$171,783 04	\$851,103 92	\$2,229,234 92
EXPENDITURES.					
Cash actually paid during the year for fire losses, . . . . .	\$194,323 34	- - -	\$72,648 19	\$514,101 55	\$2,233,551 94
for marine losses, . . . . .	- - -	\$768,573 41	- - -	3,639 26	- - -
for dividends to stockholders, . . . . .	20,000 00	100,644 00	17,000 00	40,000 00	- - -
for interest to scripholders, . . . . .	- - -	726 28	- - -	- - -	- - -
for redemption of scrip, . . . . .	- - -	740 00	- - -	- - -	- - -
for brokerage and commissions on premiums, . . . . .	44,105 40	42,988 25	6,034 09	117,609 78	311,379 11
for salaries and pay of officers and employes, . . . . .	10,434 98	66,780 25	15,180 00	46,045 01	112,229 22
for State and local taxes, . . . . .	4,155 11	3,186 45	810 00	20,196 10	45,692 46
for office, agency and incidental expenses, . . . . .	12,294 60	204,888 11	13,610 90	98,047 17	136,953 07
Gross Cash Expenditures, . . . . .	\$285,313 43	\$1,188,526 75	\$125,283 18	\$839,638 87	\$2,839,805 80

## MISCELLANEOUS.

Whole amount of fire risks written during the year, . . .	\$31,763,833 00	-	\$20,846,740 00	\$100,009,218 32	\$150,888,916 00
premiums charged or receivable thereon, . . .	271,293 97	-	90,922 57	887,804 37	2,138,306 61
marine risks written during the year, . . .	-	-	14,500 00	117,980 00	-
premiums charged or receivable thereon, . . .	-	\$109,963,738 00	1,005 00	1,151 59	-
fire risks terminated during the year, . . .	30,481,914 00	1,436,019 66	10,941,584 00	87,448,493 50	143,058,166 00
marine risks terminated during the year, . . .	-	-	11,000 00	135,146 00	-
fire risks outstanding at end of year, . . .	66,595,489 00	109,616,647 00	18,226,740 00	83,470,677 10	157,830,750 00
marine risks outstanding at end of year, . . .	-	25,320,270 00	14,500 00	-	-
notes received during the year for fire risks and not paid, . . .	-	-	-	-	-
notes received during the year for marine risks and not paid, . . .	-	-	-	-	-
cash dividends declared since Company commenced business, . . .	-	427,786 86	-	-	-
cash dividends on capital stock declared during the year, . . .	110,000 00	2,455,285 00	77,000 00	617,000 00	2,488,100 00
Company's stock owned by directors (par value), . . .	20,000 00	-	17,000 00	40,000 00	-
losses incurred during the year, . . .	59,390 00	546,100 00	85,000 00	74,650 00	271,300 00
	208,811 75	989,776 32	142,563 18	620,681 45	1,655,616 70
MASSACHUSETTS BUSINESS.					
Whole amount of fire risks written during the year, . . .	\$975,594 00	-	\$1,146,775 00	\$5,640,025 00	-
marine risks written during the year, . . .	-	-	-	-	-
fire premiums received during the year, . . .	11,935 49	-	17,017 33	70,349 79	\$145,933 00
marine premiums received during the year, . . .	-	\$76,295 02	-	-	-
fire losses paid on risks written during the year, . . .	34,710 45	-	20,573 84	161,213 30	399,635 09
marine losses paid on risks written during the year, . . .	-	16,101 86	-	-	-
losses incurred during the year, . . .	48,720 66	-	83,246 03	258,904 72	541,950 76

<sup>1</sup> See Detailed Statements, page 201, *et seq.*<sup>2</sup> Rents.<sup>3</sup> Premium on gold, &c.<sup>4</sup> Not returned.

	HARTFORD STEAM BOILER INSPECTION. Hartford, Conn.	HOFFMAN FIRE. New York.	HOME. (Fire.) New York.	HOME. (Fire.) Columbus, O.	HUMBOLDT. Newark, N. J.
CAPITAL STOCK.					
Whole amount of outstanding capital, actually paid up in cash, . . . . .	\$120,000 00	\$200,000 00	\$2,500,000 00	\$250,000 00	\$150,000 00
ASSETS.					
Gross present Assets, <sup>1</sup> . . . . .	\$171,598 14	\$283,770 94	\$4,426,858 78	\$732,736 00	\$188,084 32
LIABILITIES.					
Gross present Liabilities, <sup>1</sup> . . . . .	\$25,788 09	\$190,528 76	\$2,277,158 19	\$478,740 24	\$44,695 49
INCOME.					
Cash actually received for fire premiums, . . . . .	\$100,457 78	\$200,179 83	\$3,142,306 33	\$559,463 53	\$69,117 74
for marine premiums, . . . . .	- - -	- - -	- - -	- - -	- - -
for interest on mortgages of real estate, . . . . .	2,405 97	8,083 73	129,864 01	34,803 27	6,862 86
for interest and dividends from other sources, . . . . .	7,560 71	4,249 95	123,525 78	- - -	- - -
from all other sources, . . . . .	45,096 68 <sup>2</sup>	- - -	5,998 32 <sup>5</sup>	- - -	- - -
for calls on capital, . . . . .	- - -	- - -	- - -	- - -	- - -
Gross Cash Income, . . . . .	\$155,521 14	\$212,513 51	\$3,401,694 44	\$594,266 80	\$75,980 60
EXPENDITURES.					
Cash actually paid during the year for fire losses, . . . . .	\$18,236 50	\$177,181 44	\$2,582,731 88	\$581,906 09	\$16,880 13
for marine losses, . . . . .	- - -	- - -	- - -	- - -	- - -
for dividends to stockholders, . . . . .	31,000 00	20,050 00	122,435 00	- - -	3,255 00
for interest to scripolders, . . . . .	- - -	- - -	- - -	- - -	- - -
for redemption of scrip, . . . . .	- - -	- - -	- - -	- - -	- - -
for brokerage and commissions on premiums, . . . . .	34,804 81	31,116 17	478,844 91	92,696 76	10,247 30
for salaries and pay of officers and employes, . . . . .	8,095 80	19,465 61	200,750 51	52,478 82	2,560 00
for State and local taxes, . . . . .	2,707 12	5,954 21	66,207 22	13,747 86	407 88
for office, agency and incidental expenses, . . . . .	60,031 66	19,002 89	203,796 45	29,921 11	5,093 20
Gross Cash Expenditures, . . . . .	\$154,875 89	\$272,770 32	\$3,654,765 97	\$770,750 64	\$38,443 51

## MISCELLANEOUS.

Whole amount of fire risks written during the year, .  
 premiums charged or receivable thereon, .  
 marine risks written during the year, .  
 premiums charged or receivable thereon, .  
 fire risks terminated during the year, .  
 marine risks terminated during the year, .  
 fire risks outstanding at end of year, .  
 marine risks outstanding at end of year, .  
 notes received during the year for fire risks and  
 not paid, .  
 notes received during the year for marine risks  
 and not paid, .  
 cash dividends declared since Company com-  
 menced business, .  
 cash dividends on capital stock declared during  
 the year, .  
 Company's stock owned by directors (par value), .  
 losses incurred during the year, .

## MASSACHUSETTS BUSINESS.

Whole amount of fire risks written during the year, .  
 marine risks written during the year, .  
 fire premiums received during the year, .  
 marine premiums received during the year, .  
 fire losses paid on risks written during the year, .  
 marine losses paid on risks written during the year,  
 losses incurred during the year, .

\$12,258,954 00	\$23,593,286 07	\$346,036,172 00	\$40,938,639 00	\$4,632,909 90
103,524 81	260,281 48	3,142,306 33	618,589 92	73,319 83
- - -	- - -	- - -	- - -	- - -
9,126,148 00	16,042,585 83	299,174,423 00	43,496,941 00	1,365,242 25
- - -	- - -	- - -	- - -	- - -
11,854,076 00	17,491,537 21	340,149,668 00	48,916,405 00	4,628,063 35
- - -	- - -	- - -	- - -	- - -
- - -	- - -	3,628 66	20,219 18	- - -
- - -	- - -	- - -	- - -	- - -
29,000 00 <sup>6</sup>	30,000 00	3,190,000 00	47,126 60	3,255 00
31,000 00	20,000 00	125,000 00	- - -	3,255 00
117,500 00 <sup>3</sup>	68,350 00	566,300 00	60,470 00	100,000 00
16,976 65	262,052 29	2,331,445 39	588,311 34	16,196 25
\$1,716,000 00	2,227,840 00	\$16,765,992 00	\$1,292,000 00	\$249,787 00
- - -	- - -	- - -	- - -	- - -
14,527 03 <sup>4</sup>	31,312 25	192,417 95	16,067 35	5,045 45
- - -	- - -	- - -	- - -	- - -
6,225 87	54,357 30	640,178 01	15,490 62	344 22
- - -	- - -	- - -	- - -	- - -
200 00	126,237 62	855,499 17	15,490 62	344 22

<sup>1</sup> See Detailed Statements, page 210, *et seq.*<sup>2</sup> From assured for inspection of steam-boilers.<sup>3</sup> \$23,200 cash; \$89,300 note.<sup>4</sup> In addition to this amount, the Company have received \$6,225.87 from the assured for inspection of steam-boilers.<sup>5</sup> Rents.<sup>6</sup> Exclusive of dividends endorsed on stock notes.

	INSURANCE CO. OF NO. AMERICA. (Fire and Marine.) Philadelphia, Pa.	INSURANCE CO. STATE OF PENN. (Fire and Marine.) Philadelphia, Pa.	IRVING. (Fire.) New York.	LAMAR. (Fire and Inland.) New York.	LORILLARD. (Fire.) New York.
<b>CAPITAL STOCK.</b>					
Whole amount of outstanding capital, actually paid up in cash, . . . . .	\$500,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$300,000 00
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$3,234,673 68	\$564,284 55	\$221,826 57	\$279,039 50	\$397,432 55
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$2,446,009 80	\$326,505 02	\$103,910 77	\$88,433 18	\$86,053 71
<b>INCOME.</b>					
Cash actually received for fire premiums, . . . . .	\$1,821,819 24	\$107,599 66	\$45,807 99	\$93,740 63	\$148,749 60
for marine premiums, . . . . .	1,179,949 70	78,185 71	— —	7,430 46	— —
for interest on mortgages of real estate, . . . . .	59,999 97	8,650 00	1,333 92	— —	11,667 59
for interest and dividends from other sources, . . . . .	101,404 14	24,658 81	6,728 54	9,378 63	— —
from all other sources, . . . . .	— —	20,167 34 <sup>2</sup>	600 00 <sup>3</sup>	5,041 76 <sup>4</sup>	— —
for calls on capital, . . . . .	— —	— —	— —	70,000 00	100,000 00
Gross Cash Income, . . . . .	\$3,163,173 05	\$239,261 52	\$54,470 45	\$185,591 48	\$260,417 19
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, . . . . .	\$1,982,226 67	\$129,135 11	\$17,359 66	\$83,607 68	\$137,265 70
for dividends to stockholders, . . . . .	986,402 29	96,516 68	— —	3,554 04	— —
for interest to scripolders, . . . . .	97,500 00	23,760 00	— —	— —	— —
for redemption of scrip, . . . . .	— —	— —	— —	— —	— —
for brokerage and commissions on premiums, . . . . .	393,294 58	35,619 29	5,369 19	8,183 05	19,481 12
for salaries and pay of officers and employes, . . . . .	60,000 00	11,299 86	8,333 31	11,848 33	22,500 00
for State and local taxes, . . . . .	74,731 12	4,871 16	125 95	2,261 44	6,322 95
for office, agency and incidental expenses, . . . . .	134,948 49	6,365 01	7,272 87	10,355 38	15,531 50
Gross Cash Expenditures, . . . . .	\$3,729,103 15	\$307,567 11	\$38,460 98	\$119,809 92	\$201,101 27

## MISCELLANEOUS.

Whole amount of fire risks written during the year, . . .	\$165,565,580 00	\$17,235,979 00	\$7,160,156 00	\$13,991,656 00	\$22,096,024 00
premiums charged or receivable thereon, . . .	1,947,041 21	145,198 97	50,911 98	110,005 29	194,250 00
marine risks written during the year, . . .	129,375,284 00	9,345,680 00	-	4,033,711 00	-
premiums charged or receivable thereon, . . .	1,628,274 39	161,456 18	-	8,698 13	-
fire risks terminated during the year, . . .	139,696,208 00	14,396,809 00	1,687,510 00	5,235,428 00	7,067,183 00
marine risks terminated during the year, . . .	133,346,895 00	8,967,792 00	-	4,028,711 00	-
fire risks outstanding at end of year, . . .	166,054,173 00	14,001,295 00	5,434,646 00	8,681,228 00	14,211,817 00
marine risks outstanding at end of year, . . .	2,141,444 78	1,971,203 00	-	5,000 00	-
notes received during the year for fire risks and not paid, . . .	-	-	-	-	-
notes received during the year for marine risks and not paid, . . .	458,035 07	35,945 94	-	-	-
cash dividends declared since Company commenced business, . . .	8,300,000 00	-	-	-	-
cash dividends on capital stock declared during the year, . . .	-	24,000 00	-	-	-
Company's stock owned by directors (par value), losses incurred during the year, . . .	15,930 00 3,691,796 87	33,400 00 -	92,000 00 96,959 78	63,100 00 128,511 72	105,000 00 158,765 70

## MASSACHUSETTS BUSINESS.

Whole amount of fire risks written during the year, . . .	\$21,222,900 66	\$1,262,350 00	\$621,960 00	\$659,401 00	\$1,561,694 00
marine risks written during the year, . . .	52,278,623 00	1,092,180 00	-	-	-
fire premiums received during the year, . . .	242,370 86	14,658 68	6,277 36	6,572 02	14,651 80
marine premiums received during the year, . . .	605,873 63	33,189 68	-	-	-
fire losses paid on risks written during the year, . . .	885,613 73	57,391 49	14,921 89	66,660 59	-
marine losses paid on risks written during the year, losses incurred during the year, . . .	249,873 37 1,059,836 36	5,219 06 137,481 56	- 92,522 01	- 95,810 59	- -

<sup>1</sup> See Detailed Statement, page 217, *et seq.*<sup>3</sup> Rents.<sup>4</sup> Profits in change of investments.<sup>2</sup> Profit on stocks sold, \$18,555.30; gold, \$944.43; received for scrip redeemed, \$60; salvage, \$120.78; perpetual deposits, 5 per cent., \$506.83.

	MANHATTAN FIRE. New York.	MERCANTILE FIRE. New York.	MERCANTILE MUTUAL. (Marine.) New York.	MERCHANTS'. (Fire.) New York.	MERCHANTS'. (Fire and Marine.) Providence, R. I.
<b>CAPITAL STOCK.</b>					
Whole amount of outstanding capital, actually paid up in cash, . . . . .	\$250,000 00	\$200,000 00	\$1,000,000 00 <sup>4</sup>	\$200,000 00	\$200,000 00
Assets.					
Gross present Assets, <sup>1</sup> . . . . .	\$493,769 19	\$248,845 20	\$1,221,364 94	\$388,637 48	\$440,034 47
LIABILITIES.					
Gross present Liabilities, <sup>1</sup> . . . . .	\$193,475 00	\$65,882 34	\$637,907 53	\$164,004 63	\$293,336 61
INCOME.					
Cash actually received for fire premiums, . . . . .	\$345,645 68	\$87,375 52	— —	\$166,695 08	\$170,862 16
for marine premiums, . . . . .	6,000 00	— —	\$1,304,677 77	— —	8,172 60
for interest on mortgages of real estate, . . . . .	1,759 62	5,517 35	— —	21,789 99	— —
for interest and dividends from other sources, . . . . .	9,230 00	11,294 93	33,622 28	12,520 24	25,160 06
from all other sources, . . . . .	— —	— —	— —	797 98 <sup>2</sup>	— —
for calls on capital, . . . . .	— —	— —	— —	— —	54,305 37
Gross Cash Income, . . . . .	\$362,635 30	\$104,187 80	\$1,338,300 05	\$201,803 29	\$258,500 19
EXPENDITURES.					
Cash actually paid during the year for fire losses, for marine losses, . . . . .	\$94,266 96	\$92,586 36	\$1,113,669 16	\$192,054 83	\$145,106 71
for dividends to stockholders, . . . . .	— —	10,000 00	35,877 61	40,000 00	1,531 33
for interest to scripholders, . . . . .	— —	— —	— —	— —	20,000 00
for redemption of scrip, . . . . .	— —	— —	— —	— —	— —
for brokerage and commissions on premiums, . . . . .	53,114 31	6,936 09	92,321 16	24,536 12	27,276 70
for salaries and pay of officers and employes, . . . . .	13,425 00	12,781 97	129,004 22	31,395 48	10,179 75
for State and local taxes, . . . . .	— —	5,141 43	15,163 53	5,303 32	6,950 84
for office, agency and incidental expenses, . . . . .	21,867 71	10,598 67	32,511 38	53,284 96	1,489 69
Gross Cash Expenditures, . . . . .	\$182,673 98	\$138,044 52	\$1,418,547 06	\$346,574 71	\$212,535 02

## MISCELLANEOUS.

Whole amount of fire risks written during the year, .  
 premiums charged or receivable thereon, .  
 marine risks written during the year, .  
 premiums charged or receivable thereon, .  
 fire risks terminated during the year, .  
 marine risks terminated during the year, .  
 fire risks outstanding at end of year, .  
 marine risks outstanding at end of year, .  
 notes received during the year for fire risks and  
 not paid, .  
 notes received during the year for marine risks  
 and not paid, .  
 cash dividends declared since Company com-  
 menced business, .  
 cash dividends on capital stock declared during  
 the year, .  
 Company's stock owned by directors (par value), .  
 losses incurred during the year, .

## MASSACHUSETTS BUSINESS.

Whole amount of fire risks written during the year, .  
 marine risks written during the year, .  
 fire premiums received during the year, .  
 marine premiums received during the year, .  
 fire losses paid on risks written during the year, .  
 marine losses paid on risks written during the year, .  
 losses incurred during the year, .

\$32,384,808 27	\$15,519,312 53	-	\$32,990,197 74	\$15,787,281 00
358,078 65	100,015 66	-	- <sup>3</sup>	184,341 51
527,580 00	-	-	-	1,833,210 00
6,000 00	-	\$96,672,449 00	-	8,884 10
9,823,126 60	14,746,397 83	1,525,828 50	33,605,956 57	16,748,253 00
527,580 00	-	-	-	1,860,411 00
21,765,561 67	11,959,556 33	93,127,935 00	32,064,694 80	12,954,224 00
-	-	-	-	9,650 00
-	-	-	-	-
-	-	373,284 12	-	-
-	392,000 00	1,242,108 28	806,000 00	412,000 00
-	10,000 00	-	40,000 00	20,000 00
78,900 00	52,350 00	179,000 00	49,850 00	41,500 00
139,266 96	86,462 36	- <sup>3</sup>	242,679 23	329,866 71
- <sup>3</sup>	\$1,573,123 00	}	\$630,550 00	\$3,399,058 00
-	-		-	-
\$41,794 12	10,297 98		3,302 09	41,873 02
-	-		-	-
33,768 18	55,803 57	-	120,392 33	62,667 51
-	-	-	-	-
54,205 13	69,483 65	-	150,254 08	234,134 02

<sup>1</sup> See Detailed Statements, page 226, *et seq.*<sup>4</sup> Capital reduced to \$500,000 since rendering this statement.<sup>2</sup> Rents, \$600; profit on bonds sold, salvage, &c., \$197.98<sup>3</sup> Not returned.

	MERCHANTS' MARINE. Bangor, Me.	MERCHANTS' MUTUAL. (Fire.) Newark, N. J.	MERIDEN FIRE. Meriden, Conn.	NARRAGANSETT FIRE & MARINE. Providence, R. I.	NATIONAL FIRE. Hartford, Conn.
<b>CAPITAL STOCK.</b>					
Whole amount of outstanding capital, actually paid up in cash, . . . . .	\$150,000 00	\$200,000 00	\$200,000 00	\$250,000 00	\$500,000 00
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$278,565 09	\$510,388 81	\$251,006 17	\$520,733 51	\$742,166 08
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$118,066 65	\$143,377 77	\$62,838 56	\$261,122 05	\$232,686 30
<b>INCOME.</b>					
Cash actually received for fire premiums, . . . . .	— —	\$214,662 02	\$80,934 49	\$257,795 90	\$332,298 51
for marine premiums, . . . . .	\$98,355 62	— —	— —	111,396 15	— —
for interest on mortgages of real estate, . . . . .	40 46	14,015 95	430 57	9,361 10	1,942 84
for interest and dividends from other sources, . . . . .	— —	8,473 95	3,794 13	48,472 94	32,584 58
from all other sources, . . . . .	— —	4,200 50 <sup>2</sup>	— —	— —	68 81
for calls on capital, . . . . .	— —	— —	200,000 00	— —	150,000 00
Gross Cash Income, . . . . .	\$98,396 08	\$241,352 42	\$285,159 19	\$427,026 09	\$516,894 74
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, . . . . .	— —	\$65,478 13	\$20,176 64	\$365,058 40	\$174,509 34
for marine losses, . . . . .	\$86,554 84	— —	— —	163,407 85	— —
for dividends to stockholders, . . . . .	— —	14,760 00	— —	— —	20,000 00
for interest to scripholders, . . . . .	— —	5,807 25	— —	— —	— —
for redemption of scrip, . . . . .	— —	8,767 00	— —	— —	— —
for brokerage and commissions on premiums, . . . . .	3,739 23	30,594 28	12,483 37	45,495 26	49,518 45
for salaries and pay of officers and employes, . . . . .	5,652 68	17,685 00	4,778 58	25,559 60	28,281 75
for State and local taxes, . . . . .	287 00	2,081 40	2,536 49	8,611 22	2,593 68
for office, agency and incidental expenses, . . . . .	— —	10,462 83	4,896 33	— —	25,387 42 <sup>3</sup>
Gross Cash Expenditures, . . . . .	\$96,233 75	\$155,635 89	\$44,871 41	\$608,132 33	\$300,290 64

## MISCELLANEOUS.

Whole amount of fire risks written during the year, .  
 premiums charged or receivable thereon, .  
 marine risks written during the year, .  
 premiums charged or receivable thereon, .  
 fire risks terminated during the year, .  
 marine risks terminated during the year, .  
 fire risks outstanding at end of year, .  
 marine risks outstanding at end of year, .  
 notes received during the year for fire risks and  
 not paid, .  
 notes received during the year for marine risks  
 and not paid, .  
 cash dividends declared since Company com-  
 menced business, .  
 cash dividends on capital stock declared during  
 the year, .  
 Company's stock owned by directors (par value), .  
 losses incurred during the year, .

## MASSACHUSETTS BUSINESS.

Whole amount of fire risks written during the year, .  
 marine risks written during the year, .  
 fire premiums received during the year, .  
 marine premiums received during the year, .  
 fire losses paid on risks written during the year, .  
 marine losses paid on risks written during the year, .  
 losses incurred during the year, .

-	\$24,791,681 00	\$6,322,350 00	\$21,504,653 00	\$28,256,279 00
-	245,186 44	87,784 80	267,431 04	332,298 51
\$3,981,513 00	-	-	5,497,357 00	-
119,841 96	-	-	98,811 64	-
-	17,802,277 00	402,438 00	22,211,671 00	5,688,095 00
3,727,104 00	31,819 00	-	6,380,330 00	-
-	22,924,126 00	5,816,262 00	20,559,741 00	24,127,945 00
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
-	-	-	26,793 75	-
-	59,787 80	-	165,000 00	20,000 00
-	67,500 00	-	82,750 00	20,000 00
- <sup>4</sup>	26,600 00	87,500 00	-	123,600 00
-	70,200 78	41,908 25	578,438 26	244,093 97
-	\$566,466 00	\$2,063,112 40	\$7,071,161 00	\$3,290,784 00
\$298,671 00	-	-	2,109,849 00	-
-	8,700 75	27,575 64	95,741 00	39,703 30
16,121 00	-	-	38,796 36	-
-	-	19,172 88	244,636 57	121,397 90
- <sup>4</sup>	-	-	70,738 60	-
-	1,450 00	31,672 88	417,821 94	170,234 63

<sup>1</sup> See Detailed Statements, page 233, *et seq.*<sup>3</sup> Interest allowed stockholders for prepayments, \$1,370.76; office, agency and incidental expenses, \$24,016.66.<sup>2</sup> Rents, \$4,150; sundries, \$50.50.<sup>4</sup> Not returned.

	NATIONAL FIRE. New York.	NATIONAL FIRE AND MARINE. Philadelphia, Pa.	NEW HAMPSHIRE FIRE. Manchester, N. H.	NEWPORT FIRE AND MARINE. Newport, R. I.	NEW YORK AND YONKERS FIRE. New York.
<b>CAPITAL STOCK.</b>					
Whole amount of outstanding capital, actually paid up in cash, . . . . .	\$200,000 00	\$300,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Assets.					
Gross present Assets, <sup>1</sup> . . . . .	\$375,960 13	\$383,774 57	\$248,291 90	\$368,979 82	\$298,820 65
LIABILITIES.					
Gross present Liabilities, <sup>1</sup> . . . . .	\$161,423 19	\$119,809 48	\$64,825 00	\$173,572 85	\$98,291 13
INCOME.					
Cash actually received for fire premiums, . . . . .	\$159,733 98	\$193,867 60	\$52,724 98	\$73,679 78	\$53,399 07
for marine premiums, . . . . .	— —	— —	— —	68,669 72	— —
for interest on mortgages of real estate, . . . . .	16,391 70	478 30	— —	— —	— —
for interest and dividends from real estate, . . . . .	3,341 07	6,024 54	12,365 51	4,308 61	3,927 47
from all other sources, . . . . .	— —	3,467 81 <sup>2</sup>	814 00	— —	— —
for calls on capital, . . . . .	80,000 00	— —	— —	52,500 00	80,000 00
Gross Cash Income, . . . . .	\$259,466 75	\$203,838 25	\$65,904 49	\$199,158 11	\$137,326 54
EXPENDITURES.					
Cash actually paid during the year for fire losses, . . . . .	\$105,674 85	\$26,659 06	\$36,951 18	\$36,424 06	\$34,484 48
for marine losses, . . . . .	— —	— —	— —	18,158 81	— —
for dividends to stockholders, . . . . .	10,000 00	— —	8,939 56	11,631 00	— —
for interest to scrip-holders, . . . . .	— —	— —	— —	— —	— —
for redemption of scrip, . . . . .	— —	— —	— —	— —	— —
for brokerage and commissions on premiums, . . . . .	18,651 51	17,469 95	6,444 70	11,027 83	7,469 54
for salaries and pay of officers and employes, . . . . .	13,391 63	14,604 50	3,786 00	6,200 00	9,440 38
for State and local taxes, . . . . .	7,491 03	3,164 60	1,000 00	1,696 64	588 98
for office, agency and incidental expenses, . . . . .	26,102 54	27,234 07	3,435 87	6,062 88	11,248 94
Gross Cash Expenditures, . . . . .	\$181,311 56	\$89,132 18	\$60,557 31	\$91,201 22	\$63,232 32

## MISCELLANEOUS.

Whole amount of fire risks written during the year, . .	\$27,039,434 00	\$12,150,630 93	\$5,096,916 00	\$11,378,060 00	\$7,733,896 51
premiums charged or receivable thereon, . . . .	155,920 66	203,402 66	58,230 20	85,461 97	67,761 79
marine risks written during the year, . . . .	—	—	—	12,376,543 00	—
premiums charged or receivable thereon, . . . .	—	—	—	130,068 15	—
fire risks terminated during the year, . . . .	25,598,948 00	1,201,361 52	2,588,268 00	5,868,431 00	1,602,561 81
marine risks outstanding at end of year, . . . .	—	—	—	12,274,433 00	—
fire risks outstanding at end of year, . . . .	23,022,143 00	10,992,699 91	10,217,203 00	6,224,404 00	5,942,647 20
marine risks outstanding at end of year, . . . .	—	—	—	707,178 00	—
notes received during the year for fire risks and not paid, . . . . .	—	—	—	—	—
notes received during the year for marine risks and not paid, . . . . .	—	—	—	—	—
cash dividends declared since Company com- menced business, . . . . .	—	—	—	13,159 87	—
cash dividends on capital stock declared during the year, . . . . .	766,056 87	—	20,000 00	12,000 00	—
Company's stock owned by directors (par value), losses incurred during the year, . . . . .	10,000 00 47,562 50 195,281 38	— 125,750 00 48,869 39	8,000 00 57,500 00 36,951 18	12,000 00 30,700 00 157,858 96	— 92,900 00 103,968 21
MASSACHUSETTS BUSINESS.					
Whole amount of fire risks written during the year, . .	\$1,250,000 00	\$1,769,634 92	\$1,250,000 00	\$1,768,832 00	\$392,677 50
marine risks written during the year, . . . .	—	—	—	—	—
fire premiums received during the year, . . . .	12,077 21	34,026 93	12,000 00	12,101 37	4,317 61
marine premiums received during the year, . . . .	—	—	—	—	—
fire losses paid on risks written during the year, . .	133,000 00	14,652 46	9,736 00	17,748 53	29,393 84
marine losses paid on risks written during the year, losses incurred during the year, . . . . .	— 133,000 00	— 25,632 46	— 9,736 00	— 93,955 47	— 96,236 43

<sup>1</sup> See Detailed Statements, page 243, *et seq.*<sup>2</sup> Rents.<sup>3</sup> Not returned.

	NIAGARA FIRE. New York.	NORTH MISSOURI. (Fire and Marine.) Macon, Mo.	NORTHWESTERN NATIONAL. (Fire and Inland.) Milwaukee, Wis.	ORIENT. (Fire.) Hartford, Conn.	ORIENT MUTUAL. (Marine.) New York.
<b>CAPITAL STOCK.</b>					
Whole amount of outstanding capital, actually paid up in cash, . . . . .	\$500,000 00	\$350,000 00	\$235,500 00	\$500,000 00	- -
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$1,264,538 25	\$718,344 79	\$377,235 36	\$689,894 60	\$1,943,295 88
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$632,735 25	\$397,975 65	\$90,251 11	\$259,367 27	\$857,055 88
<b>INCOME.</b>					
Cash actually received for fire premiums, . . . . .	\$727,113 13	\$722,553 72	\$176,618 48	\$314,391 27	- -
for marine premiums, . . . . .	1,151 58	84,889 52	68,896 99	- -	1,145,408 41
for interest on mortgages of real estate, . . . . .	11,130 00	10,767 26	- -	}	- -
for interest and dividends from other sources, . . . . .	62,241 96	2,910 00	11,023 99		40,253 20
from all other sources, . . . . .	5,507 00	5,351 83 <sup>2</sup>	- -	- -	4,405 00 <sup>3</sup>
for calls on capital, . . . . .	- -	- -	- -	- -	- -
Gross Cash Income, . . . . .	\$807,143 67	\$826,472 33	\$256,539 46	\$346,005 20	\$1,190,066 61
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, . . . . .	\$546,229 73	\$268,607 99	\$96,928 49	\$196,573 68	- -
for marine losses, . . . . .	3,639 26	32,006 14	42,428 44	- -	\$892,674 15
for dividends to stockholders, . . . . .	52 00	- -	- -	- -	- -
for interest to scripholders, . . . . .	- -	- -	- -	- -	62,894 60
for redemption of scrip, . . . . .	- -	- -	- -	- -	68,400 00
for brokerage and commissions on premiums, . . . . .	109,906 66	155,203 67	29,789 62	47,362 39	57,218 23
for salaries and pay of officers and employes, . . . . .	37,381 40	28,211 34	13,015 92	23,804 61	64,357 10
for State and local taxes, . . . . .	23,609 16	8,122 00	3,929 38	7,924 59	12,440 11
for office, agency and incidental expenses, . . . . .	78,926 67	76,061 05	15,692 09	35,183 28	22,420 19
Gross Cash Expenditures, . . . . .	\$799,744 88	\$568,212 19	\$201,783 94	\$310,848 55	\$1,180,404 38

## MISCELLANEOUS.

Whole amount of fire risks written during the year, . . .	\$83,314,107 00	\$39,791,363 67	\$12,542,298 00	- <sup>4</sup>	-
premiums charged or receivable thereon, . . .	831,332 06	827,513 00	196,180 21	- <sup>4</sup>	-
marine risks written during the year, . . .	117,980 00	5,638,612 50	11,801,263 00	-	\$137,416,461 00
premiums charged or receivable thereon, . . .	1,151 59	84,889 52	116,971 79	-	1,397,664 20
fire risks terminated during the year, . . .	83,591,908 00	20,517,611 81	10,543,698 00	- <sup>4</sup>	-
marine risks terminated during the year, . . .	135,146 00	5,548,245 50	11,560,323 00	-	136,367,238 00
fire risks outstanding at end of year, . . .	71,457,051 00	27,118,547 21	6,842,773 00	-	\$19,254,006 00
marine risks outstanding at end of year, . . .	-	90,367 00	262,800 00	-	20,600,488 00
notes received during the year for fire risks and not paid, . . .	-	} 53,413 81	-	-	-
notes received during the year for marine risks and not paid, . . .	-		-	-	-
cash dividends declared since Company commenced business, . . .	-		20,335 77	-	-
cash dividends on capital stock declared during the year, . . .	1,144,000 00	-	-	-	- <sup>4</sup>
Company's stock owned by directors (par value), . . .	-	-	139,102 00	-	- <sup>4</sup>
losses incurred during the year, . . .	200,700 00	57,000 00	-	153,200 00	- <sup>4</sup>
	731,169 00	850,038 90	85,929 56	248,532 09	- <sup>4</sup>
MASSACHUSETTS BUSINESS.					
Whole amount of fire risks written during the year, . . .	\$7,184,550 00	\$347,062 00	\$678,150 00	\$3,209,299 00	-
marine risks written during the year, . . .	-	-	-	-	- <sup>4</sup>
fire premiums received during the year, . . .	88,103 81	11,161 79	10,456 52	34,163 61	-
marine premiums received during the year, . . .	-	-	-	-	\$151,534 72
fire losses paid on risks written during the year, . . .	183,844 21	-	- <sup>4</sup>	136,184 93	-
marine losses paid on risks written during the year, . . .	-	-	-	-	119,667 52
losses incurred during the year, . . .	355,957 55	-	-	162,374 86	- <sup>4</sup>

<sup>1</sup> See Detailed Statements, page 250, *et seq.*<sup>2</sup> Redemption of scrip.<sup>3</sup> Rents, \$976.05; interest, \$3,186.87; exchange, \$1,188.91.<sup>4</sup> Not returned.

	PACIFIC FIRE. New York.	PENN FIRE. Philadelphia, Pa.	PENNSYLVANIA FIRE. Philadelphia, Pa.	PEOPLE'S. (Fire.) Newark, N. J.	PHENIX. (Fire and Marine.) Brooklyn, N. Y.
<b>CAPITAL STOCK.</b>					
Whole amount of outstanding capital, actually paid up in cash, . . . . .	\$200,000 00	\$156,650 00	\$400,000 00	\$200,000 00	\$1,000,000 00
Assets.					
Gross present Assets, <sup>1</sup> . . . . .	\$528,747 51	\$221,950 82	\$1,162,502 46	\$302,004 22	\$1,985,298 70
LIABILITIES.					
Gross present Liabilities, <sup>1</sup> . . . . .	\$113,379 90	\$73,409 95	\$895,644 00	\$70,068 83	\$941,405 04
INCOME.					
Cash actually received for fire premiums, . . . . .	\$159,391 15	\$40,724 03	\$580,855 24	\$133,981 04	\$1,193,720 05
for marine premiums, . . . . .	— —	— —	— —	— —	339,739 30
for interest on mortgages of real estate, . . . . .	12,539 00	— —	32,780 04	14,429 34	25,257 66
for interest and dividends from other sources, . . . . .	9,664 25	150 00	42,975 42	— —	42,381 15
from all other sources, . . . . .	2,764 58 <sup>2</sup>	— —	13,827 11 <sup>3</sup>	— —	15,849 56 <sup>4</sup>
for calls on capital, . . . . .	— —	18,862 50	— —	— —	— —
Gross Cash Income, . . . . .	\$184,358 98	\$59,736 53	\$670,437 81	\$148,410 38	\$1,616,947 72
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, . . . . .	\$49,803 17	\$809 94	\$539,090 81	\$38,486 91	\$842,342 88
for marine losses, . . . . .	— —	— —	— —	— —	181,190 96
for dividends to stockholders, . . . . .	40,000 00	— —	59,317 50	15,000 00	100,000 00
for interest to scripholders, . . . . .	— —	— —	— —	— —	— —
for redemption of scrip, . . . . .	— —	— —	— —	5,328 00	— —
for brokerage and commissions on premiums, . . . . .	13,518 49	7,748 24	127,719 42	18,813 00	199,169 41
for salaries and pay of officers and employes, . . . . .	26,770 00	1,456 65	14,830 58	11,009 78	101,408 43
for State and local taxes, . . . . .	4,908 18	1,137 73	9,841 91	1,394 58	33,844 07
for office, agency and incidental expenses, . . . . .	9,307 03	15,899 75	9,670 68	8,442 02	111,573 51
Gross Cash Expenditures, . . . . .	\$144,306 87	\$27,052 31	\$760,470 90	\$98,474 29	\$1,569,529 26

## MISCELLANEOUS.

Whole amount of fire risks written during the year, . . .	\$27,640,114 00	\$5,086,043 29	\$53,544,617 00	\$11,083,455 00	\$137,306,981 00
premiums charged or receivable thereon, . . .	191,656 70	97,909 92	622,985 03	146,606 48	1,310,659 79
marine risks written during the year, . . .	- - -	- - -	- - -	- - -	37,797,601 00
premiums charged or receivable thereon, . . .	- - -	- - -	- - -	- - -	530,413 85
fire risks terminated during the year, . . .	26,744,179 00	148,700 00	29,836,059 00	5,726,768 00	117,641,544 00
marine risks terminated during the year, . . .	- - -	- - -	- - -	- - -	38,009,422 00
fire risks outstanding at end of year, . . .	25,255,847 00	4,915,038 29	45,833,346 00	10,852,654 00	97,202,455 00
marine risks outstanding at end of year, . . .	- - -	- - -	- - -	- - -	3,834,323 00
notes received during the year for fire risks and not paid, . . .	- - -	- - -	- - -	- - -	- - -
notes received during the year for marine risks and not paid, . . .	- - -	- - -	- - -	- - -	131,060 81
cash dividends declared since Company commenced business, . . .	- - -	- - -	- - -	- - -	- - -
cash dividends on capital stock declared during the year, . . .	638,000 00	- - -	1,779,000 00	49,220 00	1,114,000 00
Company's stock owned by directors (par value), . . .	40,000 00	- - -	60,000 00	108,000 00	100,000 00
losses incurred during the year, . . .	46,050 00	59,500 00	31,000 00	82,800 00	224,900 00
	65,332 00	24,359 94	729,090 81	43,486 91	1,215,294 44
MASSACHUSETTS BUSINESS.					
Whole amount of fire risks written during the year, . . .	\$1,483,429 00	\$1,884,004 83	\$10,397,892 00	\$978,075 00	\$10,776,723 00
marine risks written during the year, . . .	- - -	- - -	- - -	- - -	2,833,845 00
fire premiums received during the year, . . .	16,733 94	35,131 69	136,007 10	18,854 81	128,447 19
marine premiums received during the year, . . .	- - -	- - -	- - -	- - -	45,882 01
fire losses paid on risks written during the year, . . .	- - - <sup>1</sup>	- - -	344,362 50	- - - <sup>2</sup>	222,400 97
marine losses paid on risks written during the year, . . .	- - -	- - -	- - -	- - -	19,813 97
losses incurred during the year, . . .	- - - <sup>3</sup>	23,500 00	2,948 97	- - - <sup>4</sup>	525,776 70

<sup>1</sup> See Detailed Statements, page 261, *et seq.*<sup>2</sup> Rents, \$250; gain on stocks sold, \$12,566.87; 5 per cent. retained deposits, \$133.52; perpetual deposits for loss paid, \$876.72.<sup>3</sup> Rents, \$7,791.65; wrecking pump earnings, \$2,562.88; premium on gold, \$5,495.03.<sup>4</sup> Not returned.

	PHENIX. (Fire.) Hartford, Conn.	PROVIDENCE WASHINGTON. (Fire.) Providence, R. I.	RELIEF FIRE. New York.	REPUBLIC FIRE. New York.	ROGER WILLIAMS. (Fire and Marine.) Providence, R. I.
<b>CAPITAL STOCK.</b>					
Whole amount of outstanding capital, actually paid up in cash, . . . . .	\$600,000 00	\$200,000 00	\$200,000 00	\$300,000 00	\$200,000 00
<b>ASSETS.</b>					
Gross present Assets, <sup>1</sup> . . . . .	\$1,582,646 55	\$244,628 57	\$301,924 49	\$595,342 73	\$224,564 73
<b>LIABILITIES.</b>					
Gross present Liabilities, <sup>1</sup> . . . . .	\$1,070,625 96	47,709 05	\$102,060 01	\$461,571 12	\$17,146 72
<b>INCOME.</b>					
Cash actually received for fire premiums, . . . . .	\$1,525,181 57	\$59,753 44	\$136,330 97	\$447,416 46	\$929 41
for interest on mortgages of real estate, . . . . .	5,599 04	— —	7,700 91	1,151 33	675 25
for interest and dividends from other sources, . . . . .	83,045 94	7,886 69	8,720 00	22,107 00	— 185 83
from all other sources, . . . . .	890 00 <sup>2</sup>	140 64 <sup>3</sup>	— —	13,258 69 <sup>4</sup>	— —
for calls on capital, . . . . .	— —	60,000 00	— —	— —	18,545 00
Gross Cash Income, . . . . .	\$1,614,716 55	\$127,780 77	\$152,751 88	\$484,459 77	\$20,335 49
<b>EXPENDITURES.</b>					
Cash actually paid during the year for fire losses, . . . . .	\$1,407,848 05	\$78,947 24	\$113,566 66	\$245,717 85	\$165 59
for dividends to stockholders, . . . . .	— —	— —	— —	3,427 86	927 19
for interest to scripholders, . . . . .	— —	— —	20,000 00	— —	— —
for redemption of scrip, . . . . .	— —	— —	— —	— —	— —
for brokerage and commissions on premiums, . . . . .	227,818 45	7,972 23	10,678 98	65,219 31	144 41
for salaries and pay of officers and employes, . . . . .	56,179 37	4,151 53	13,530 00	29,137 00	327 46
for State and local taxes, . . . . .	45,255 93	810 61	5,719 05	11,626 12	3 30
for office, agency and incidental expenses, . . . . .	127,121 62	5,194 97	10,238 90	58,361 01	— —
Gross Cash Expenditures, . . . . .	\$1,864,223 42	\$97,076 58	\$173,733 59	\$413,489 15	\$1,567 95

## MISCELLANEOUS.

MISCELLANEOUS.					
Whole amount or fire risks written during the year, . . .	\$118,578,128 00	\$6,893,161 00	\$20,702,399 00	\$46,194,405 00	\$1,217,319 00
premiums charged or receivable thereon, . . .	1,525,181 57	62,048 05	157,447 65	487,170 77	19,243 85
marine risks written during the year, . . .	-	-	-	117,980 00	99,619 00
premiums charged or receivable thereon, . . .	-	-	-	1,629 37	1,149 27
fire risks terminated during the year, . . .	109,355,330 00	1,640,231 00	20,065,469 00	44,836,708 00	97,750 00
marine risks terminated during the year, . . .	-	-	-	135,146 00	69,667 00
fire risks outstanding at end of year, . . .	132,892,967 00	5,248,390 00	18,015,850 00	40,856,441 00	1,930,717 00
marine risks outstanding at end of year, . . .	-	-	-	-	29,952 00
notes received during the year for fire risks and not paid, . . .	-	-	-	-	-
notes received during the year for marine risks and not paid, . . .	-	-	-	-	-
cash dividends declared since Company commenced business, . . .	-	-	-	-	-
cash dividends on capital stock declared during the year, . . .	1,180,000 00	- <sup>5</sup>	341,000 00	347,589 35	-
Company's stock owned by directors (par value), . . .	-	- <sup>5</sup>	-	-	-
losses incurred during the year, . . .	120,000 00	34,380 00	53,600 00	88,300 00	78,250 00
	1,233,434 41	- <sup>5</sup>	132,039 41	452,564 47	-
MASSACHUSETTS BUSINESS.					
Whole amount of fire risks written during the year, . . .	\$9,450,505 00	\$1,926,649 00	} <sup>5</sup>		
marine risks written during the year, . . .	-	-	-	-	-
fire premiums received during the year, . . .	95,934 21	24,185 90	-	33,850 52	-
marine premiums received during the year, . . .	-	-	-	-	-
fire losses paid on risks written during the year, . . .	312,973 66	69,939 17	-	30,543 05	-
marine losses paid on risks written during the year, . . .	-	-	-	-	-
losses incurred during the year, . . .	418,048 59	83,638 34	-	237,370 46	-

<sup>1</sup> See Detailed Statements, page 270, *et seq.*<sup>4</sup> Rents, \$10,049.52; profit on sale of investments, \$3,209.17.<sup>2</sup> Rents.<sup>5</sup> Not returned.<sup>3</sup> Return premiums on re-insurance policies cancelled before May 1, 1872.

	STANDARD FIRE. New York.	STAR FIRE. New York.	STATE. (Fire and Marine.) Hannibal, Mo.	ST. NICHOLAS FIRE. New York.	ST. PAUL FIRE & MARINE. St. Paul, Minn.
<b>CAPITAL STOCK.</b>					
Whole amount of outstanding capital, actually paid up in cash, . . . . .	\$200,000 00	\$200,000 00	\$210,006 85	\$150,000 00	\$400,000 00
Assets.					
Gross present Assets, <sup>1</sup> . . . . .	\$452,736 26	\$356,518 20	\$332,684 80	\$251,945 65	\$609,270 11
LIABILITIES.					
Gross present Liabilities, <sup>1</sup> . . . . .	\$251,887 05	\$157,050 87	\$146,956 52	\$102,841 07	\$201,951 45
INCOME.					
Cash actually received for fire premiums, . . . . .	\$159,117 09	\$245,421 97	\$226,873 70	\$164,986 70	\$331,152 85
for marine premiums, . . . . .	— —	— —	3,245 52	1,783 11	54,193 14
for interest on mortgages of real estate, . . . . .	3,969 09	11,073 47	8,697 45	2,416 42	13,403 81
for interest and dividends from other sources, . . . . .	22,411 23	12,203 68	458 00	9,310 36	23,465 53
from all other sources, . . . . .	— —	173 09 <sup>2</sup>	17,592 17	— —	12,037 67 <sup>3</sup>
for calls on capital, . . . . .	150,000 00	50,000 00	34,455 64	— —	— —
Gross Cash Income, . . . . .	\$335,497 41	\$318,872 21	\$291,282 48	\$178,496 59	\$434,253 00
EXPENDITURES.					
Cash actually paid during the year for fire losses, . . . . .	\$244,444 61	\$234,078 80	\$127,713 79	\$102,703 56	\$156,439 86
for marine losses, . . . . .	— —	— —	485 88	1,636 24	30,504 50
for dividends to stockholders, . . . . .	30,500 00	20,000 00	— —	15,000 00	20,000 00
for interest to scripholders, . . . . .	— —	— —	— —	— —	— —
for redemption of scrip, . . . . .	— —	— —	— —	— —	— —
for brokerage and commissions on premiums, . . . . .	12,875 05	11,532 18	42,105 43	26,094 27	55,808 79
for salaries and pay of officers and employes, . . . . .	22,175 59	16,625 61	25,592 00	14,021 86	12,264 31
for State and local taxes, . . . . .	4,797 85	6,391 91	1,870 66	2,917 03	2,921 28
for office, agency and incidental expenses, . . . . .	23,438 84	46,648 63	29,281 64	12,833 83	35,916 09
Gross Cash Expenditures, . . . . .	\$338,231 94	\$335,277 13	\$227,049 40	\$175,206 79	\$313,854 83

## MISCELLANEOUS.

MISCELLANEOUS.					
Whole amount of fire risks written during the year, . . .	\$27,934,792 96	\$28,793,721 04	\$11,460,042 00	\$20,364,713 00	\$19,052,877 00
premiums charged or receivable thereon, . . .	182,834 12	264,385 78	247,157 62	173,710 68	334,061 54
marine risks written during the year, . . .	-	-	437,805 00	142,650 00	8,004,126 00
premiums charged or receivable thereon, . . .	-	-	3,523 38	1,783 11	54,193 14
fire risks terminated during the year, . . .	31,459,536 70	25,945,139 99	8,465,144 00	17,458,725 00	7,703,827 00
marine risks terminated during the year, . . .	-	-	437,805 00	142,650 00	8,004,126 00
fire risks outstanding at end of year, . . .	17,438,067 85	24,244,787 05	9,342,188 00	17,065,601 00	20,512,894 00
marine risks outstanding at end of year, . . .	-	-	-	-	-
notes received during the year for fire risks and not paid, . . .	-	-	-	-	-
notes received during the year for marine risks and not paid, . . .	-	-	-	-	-
cash dividends declared since Company commenced business, . . .	-	-	-	-	-
cash dividends on capital stock declared during the year, . . .	288,250 00	120,000 00	-	150,000 00	32,000 00
Company's stock owned by directors (par value), . . .	30,500 00	-	-	15,000 00	-
losses incurred during the year, . . .	130,850 00	94,000 00	88,500 00	61,350 00	278,500 00
	411,199 25	267,306 57	139,169 20	139,616 35	184,052 64
MASSACHUSETTS BUSINESS.					
Whole amount of fire risks written during the year, . . .	\$1,868,550 30	\$1,568,523 50	\$1,412,622 00		
marine risks written during the year, . . .	-	-	-		
fire premiums received during the year, . . .	15,578 38	19,446 24	2,975 85		
marine premiums received during the year, . . .	-	-	-		
fire losses paid on risks written during the year, . . .	152,982 48	109,575 30	11,965 58		
marine losses paid on risks written during the year, . . .	-	-	-		
losses incurred during the year, . . .	314,531 37	132,697 09	41,009 70		

<sup>1</sup> See Detailed Statements, page 279, *et seq.*<sup>2</sup> Rents, \$8,731.90; commissions, \$3,203.57; suspense account, \$100.20.<sup>3</sup> Premium on gold, \$48.09; profit on bonds sold, \$125.<sup>4</sup> Not returned.

	SUN. (Fire.) Cleveland, Ohio.	TRADERS. (Fire and Inland.) Chicago, Ill.	TRADESMEN'S FIRE. New York.	UNION. (Fire and Marine.) Bangor, Me.
<b>CAPITAL STOCK.</b>				
Whole amount of outstanding capital, actually paid up in cash, . . . . .	\$200,000 00	\$500,000 00	\$150,000 00	\$200,000 00
ASSETS.				
Gross present Assets <sup>1</sup> . . . . .	\$338,523 54	\$586,639 02	\$354,708 57	\$609,368 47
LIABILITIES.				
Gross present Liabilities, <sup>1</sup> . . . . .	\$143,101 11	\$8,438 48	\$183,812 27	\$398,826 33
INCOME.				
Cash actually received for fire premiums, . . . . .	\$156,387 42	\$161,563 91	\$209,553 37	\$193,970 91
for marine premiums, . . . . .	- -	99,850 90	1,252 08	201,865 13
for interest on mortgages of real estate, . . . . .	19,136 43	1,630 69	10,434 90	- -
for interest and dividends from other sources, . . . . .	- -	12,894 92	16,050 78	47,104 34
from all other sources, . . . . .	- -	- -	29,196 35 <sup>2</sup>	- -
for calls on capital, . . . . .	50,000 00	- -	75,000 00	41,825 00
Gross Cash Income, . . . . .	\$225,523 85	\$275,940 42	\$341,487 48	\$484,765 38
EXPENDITURES.				
Cash actually paid during the year for fire losses, . . . . .	\$106,733 23	\$116,550 06	\$315,698 96	\$229,402 47
for marine losses, . . . . .	- -	36,498 35	- -	124,078 18
for dividends to stockholders, . . . . .	20,000 00	- -	21,322 00	12,307 69
for interest to scripholders, . . . . .	- -	- -	- -	- -
for redemption of scrip, . . . . .	- -	- -	- -	- -
for brokerage and commissions on premiums, . . . . .	15,477 45	14,210 77	21,079 04	53,040 22
for salaries and pay of officers and employes, . . . . .	23,479 06	10,888 95	26,090 00	10,698 33
for State and local taxes, . . . . .	4,253 12	- -	3,735 28	5,125 22
for office, agency and incidental expenses, . . . . .	- -	10,649 48	13,167 50	18,694 31
Gross Cash Expenditures, . . . . .	\$169,942 86	\$188,797 61	\$401,092 78	\$453,346 42

## MISCELLANEOUS.

Whole amount of fire risks written during the year, . . .	\$14,646,394 00	\$16,389,750 00	\$25,544,024 00	\$16,749,981 00
premiums charged or receivable thereon, . . .	174,800 21	167,412 21	238,063 66	219,075 76
marine risks written during the year, . . .	— —	12,784,430 00	361,871 00	8,419,140 00
premiums charged or receivable thereon, . . .	— —	142,090 12	1,391 20	232,949 65
fire risks terminated during the year, . . .	13,477,660 00	6,835,350 00	23,682,378 00	14,504,827 00
marine risks terminated during the year, . . .	— —	12,155,790 00	385,534 00	7,999,369 00
fire risks outstanding at end of year, . . .	13,775,951 00	9,321,950 00	26,381,657 00	18,030,317 00
marine risks outstanding at end of year, . . .	— —	— —	4,000 00	1,764,560 00
notes received during the year for fire risks and not paid, . . .	— —	— —	— —	— —
notes received during the year for marine risks and not paid, . . .	— —	— —	— —	— —
cash dividends declared since Company commenced business, . . .	— —	— —	— —	— —
cash dividends on capital stock declared during the year, . . .	126,000 00	— —	186,000 00	88,094 64
Company's stock owned by directors (par value), . . .	20,000 00	— —	21,000 00	— —
losses incurred during the year, . . .	62,000 00	213,300 00	53,900 00	90,000 00
	165,000 00	224,464 92	384,215 82	353,480 63
<b>MASSACHUSETTS BUSINESS.</b>				
Whole amount of fire risks written during the year, . . .	\$1,193,123 00	\$1,389,890 00	\$2,943,752 00	\$4,730,621 00
marine risks written during the year, . . .	— —	— —	— —	2,472,899 00
fire premiums received during the year, . . .	13,553 07	13,615 80	29,760 74	65,713 80
marine premiums received during the year, . . .	— —	— —	— —	77,677 48
fire losses paid on risks written during the year, . . .	58,489 62	65,826 03	214,987 90	77,079 29
marine losses paid on risks written during the year, . . .	— —	— —	— —	8,731 66
losses incurred during the year, . . .	101,928 95	65,826 03	280,187 90	— <sup>3</sup>

<sup>3</sup> Not returned.<sup>2</sup> Premium on securities sold.<sup>1</sup> See Detailed Statements, page 238, *et seq.*

	UNION MUTUAL. (Fire and Marine.) Philadelphia, Pa.	WATERTOWN FIRE. New York.	WESTCHESTER FIRE. New Rochelle, N. Y.	WILLIAMSBURG CITY FIRE. Brooklyn, N. Y.
<b>CAPITAL STOCK.</b>				
Whole amount of outstanding capital, actually paid up in cash, . . . . .	\$139,820 00	\$200,000 00	\$200,000 00	\$250,000 00
ASSETS.				
Gross present Assets, <sup>1</sup> . . . . .	\$240,193 38	\$438,890 54	\$598,390 37	\$580,935 92
LIABILITIES.				
Gross present Liabilities, <sup>1</sup> . . . . .	\$137,575 94	\$123,581 15	\$380,598 43	\$313,154 10
INCOME.				
Cash actually received for fire premiums, . . . . .	\$61,245 59	\$214,965 19	\$579,493 64	\$388,254 49
for marine premiums, . . . . .	81,133 04	— —	— —	2,083 33
for interest on mortgages of real estate, . . . . .	— —	14,954 35	16,636 66	22,611 01
for interest and dividends from other sources, . . . . .	21,372 68	4,303 24	13,348 95	6,807 90
from all other sources, . . . . .	— —	— —	1,545 00 <sup>2</sup>	456 75 <sup>3</sup>
for calls on capital, . . . . .	32,000 00	— —	— —	— —
Gross Cash Income, . . . . .	\$195,751 31	\$234,222 78	\$611,024 25	\$420,213 48
<b>EXPENDITURES.</b>				
Cash actually paid during the year for fire losses, . . . . .	\$71,593 47	\$63,169 65	\$364,227 09	\$246,489 97
for marine losses, . . . . .	51,599 51	— —	— —	1,938 87
for dividends to stockholders, . . . . .	— —	32,000 00	16,834 75	25,000 00
for interest to scrip-holders, . . . . .	— —	— —	— —	— —
for redemption of scrip, . . . . .	— —	— —	— —	— —
for brokerage and commissions on premiums, . . . . .	11,465 95	37,653 04	93,168 89	51,716 38
for salaries and pay of officers and employes, . . . . .	14,480 53	18,260 00	18,871 63	30,036 19
for State and local taxes, . . . . .	1,547 16	10,826 92	10,791 38	7,897 42
for office, agency and incidental expenses, . . . . .	585 46	18,785 11	46,045 30	29,814 60
Gross Cash Expenditures, . . . . .	\$151,272 08	\$180,694 72	\$549,939 04	\$392,893 43

## MISCELLANEOUS.

Whole amount of fire risks written during the year, .  
 premiums charged or receivable thereon, . . .  
 marine risks written during the year, . . .  
 premiums charged or receivable thereon, . . .  
 fire risks terminated during the year, . . .  
 marine risks terminated during the year, . . .  
 fire risks outstanding at end of year, . . .  
 marine risks outstanding at end of year, . . .  
 notes received during the year for fire risks and  
 not paid, . . .  
 notes received during the year for marine risks  
 and not paid, . . .  
 cash dividends declared since Company com-  
 menced business, . . .  
 cash dividends on capital stock declared during  
 the year, . . .  
 Company's stock owned by directors (par value),  
 losses incurred during the year, . . .

## MASSACHUSETTS BUSINESS.

Whole amount of fire risks written during the year, .  
 marine risks written during the year, . . .  
 fire premiums received during the year, . . .  
 marine premiums received during the year, . . .  
 fire losses paid on risks written during the year, .  
 marine losses paid on risks written during the year,  
 losses incurred during the year, . . .

\$8,720,126 00	\$29,430,500 00	\$57,869,825 00	\$47,589,799 00
66,958 38	214,429 51	623,016 79	428,964 78
2,079,999 00	- - -	- - -	50,833 00
63,613 21	- - -	- - -	2,083 33
8,033,580 00	12,124,500 00	37,294,640 00	35,977,944 00
2,278,507 00	- - -	- - -	30,000 00
5,603,311 00	38,363,500 00	60,048,040 00	41,816,532 00
227,960 00	- - -	- - -	50,833 00
- - -	- - -	- - -	- - -
12,268 57	- - -	- - -	- - -
1,612,599 00	61,000 00	38,000 00	360,000 00
- - -	32,000 00	17,000 00	25,000 00
28,310 00	132,500 00	70,000 00	96,850 00
176,890 00	66,469 65	425,600 00	353,863 24
- - -	\$3,840,900 00	\$4,490,000 00	\$1,908,823 00
- - -	- - -	- - -	- - -
\$7,567 61	26,861 00	66,393 00	20,814 62
3,025 08	- - -	- - -	- - -
2,000 00	1,560 12	116,366 00	43,722 51
654 74	- - -	- - -	- - -
39,154 74	460 12	165,000 00	151,236 38

<sup>1</sup> See Detailed Statements, page 295, *et seq.*<sup>2</sup> Rents, \$600; profit on sale of stock, \$945.<sup>3</sup> Sale of gold interest.

## A G G R E G A T E . \*

<b>CAPITAL STOCK.</b>	
Whole amount of outstanding capital, actually paid up in cash, . . . . .	\$31,740,376 85
<b>ASSETS.</b>	
Gross present Assets, . . . . .	\$86,284,303 46
<b>LIABILITIES.</b>	
Gross present Liabilities, . . . . .	\$40,694,266 85
<b>INCOME.</b>	
Cash actually received for fire premiums, . . . .	\$35,905,396 32
for marine premiums, . . . .	12,443,863 13
for interest on mortgages of real estate, . . . .	1,924,755 68
for interest and dividends from other sources, . .	2,101,187 05
from all other sources, . . . . .	473,211 68
for calls on capital, . . . . .	2,378,506 01
Gross Cash Income, . . . . .	\$55,226,919 87
<b>EXPENDITURES.</b>	
Cash actually paid during the year for fire losses, .	\$28,708,129 97
for marine losses, . . . . .	8,024,234 04
for dividends to stockholders, . . . . .	1,943,810 08
for interest to scripholders, . . . . .	600,688 19
for redemption of scrip, . . . . .	220,832 00
for brokerage and commissions on premiums, . .	5,743,347 88
for salaries and pay of officers and employes, . .	3,400,876 54
for State and local taxes, . . . . .	939,061 29
for office, agency and incidental expenses, . . .	2,970,169 20
Gross Cash Expenditures, . . . . .	\$52,551,149 19
<b>MISCELLANEOUS.</b>	
Whole amount of fire risks written during the year, .	\$3,606,581,584 06
premiums charged or receivable thereon, . . . .	38,169,512 60
marine risks written during the year, . . . . .	1,159,205,151 88
premiums charged or receivable thereon, . . . .	15,695,438 88
fire risks terminated during the year, . . . . .	2,813,331,042 81
marine risks terminated during the year, . . . .	1,140,456,401 15
fire risks outstanding at end of year, . . . . .	3,281,275,067 30
marine risks outstanding at end of year, . . . .	187,625,303 54

\* So many Companies having failed to render complete statements of their Massachusetts business, no Aggregates which could have been given would have possessed value in this connection. The details of that portion of their business appear therefore only in the preceding Abstract of Statements containing them.

AGGREGATE.—*Concluded.*

Whole amount of notes received during the year for fire risks and not paid, . . . . .	\$77,261 65
notes received during the year for marine risks and not paid, . . . . .	4,744,737 79
cash dividends declared since Company commenced business, . . . . .	51,279,143 28
cash dividends on capital stock declared during the year. . . . .	2,328,697 00
Company's stock owned by directors (par value), . . . . .	8,710,164 16
losses incurred during the year, . . . . .	36,360,180 90



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# FOREIGN FIRE INSURANCE COMPANIES.

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DETAILED STATEMENT OF ASSETS AND LIABILITIES FOR THE YEAR  
ENDING DECEMBER 31, 1871, AND OF THE SUPPLEMENTARY  
ANNUAL STATEMENTS OF THEIR AMERICAN BRANCHES  
FOR THE YEAR ENDING DECEMBER 31, 1872,  
WITH ABSTRACT OF ANNUAL  
STATEMENTS.

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## DETAILED STATEMENT OF ASSETS AND LIABILITIES.

### COMMERCIAL UNION ASSURANCE COMPANY, LONDON, ENG.

[Established September 28, 1861. Commenced business October 1, 1861.]

ALFRED GILES, *Chairman.*

*Secretary,* ALEXANDER SUTHERLAND.

*Office, Nos. 19 and 20 Cornhill, London, Eng.*

*Attorney to accept service, CHAS. W. SPROAT, Boston.*

#### DETAILED STATEMENT OF ASSETS.

##### United States Securities owned by the Company :—

	Par value.			Ledger value.		
United States 5-20 Bonds, . . . . .	£106,875	0	0	£96,957	12	2

##### Railroad Stocks and Bonds :—

East India Railway Guaranteed Stock, . . . . .	£5,000	0	0	£5,617	17	6
Great Indian Peninsular Railway Stock, . . . . .	17,640	0	0	18,929	1	11
Great Western Railway Stock, . . . . .	5,000	0	0	5,195	10	0
Cornwall Railway, . . . . .	5,000	0	0	5,137	16	3
Great Southern India Railway, . . . . .	25,000	0	0	25,000	0	0
Sunde, Punjaub and Delhi Railway, . . . . .	19,200	0	0	19,558	1	9
South-Eastern Railway, . . . . .	5,000	0	0	5,557	14	3
Midland Railway, . . . . .	5,000	0	0	5,000	0	0
Lancashire and Yorkshire Railway, . . . . .	2,800	0	0	2,786	3	3
West Hartlepool Railway, . . . . .	8,000	0	0	7,487	1	6
	£97,640			£100,269		
		0	0		6	5

##### Other Corporate Stocks, Bonds and Securities :—

Ceylon Company Debentures, . . . . .	£5,000	0	0	£5,000	0	0
Consols, . . . . .	60,000	0	0	55,708	19	5
New three per cents, . . . . .	40,000	0	0	36,642	16	8
Reduced " " . . . . .	38,000	0	0	34,898	15	0
Canada Dominion Deposit, . . . . .	20,618	11	4	20,618	11	4
New South Wales 5 per cents, . . . . .	4,000	0	0	3,887	10	0
Canada 5 per cents, . . . . .	10,400	0	0	10,030	0	0
Russian 5 per cents, . . . . .	12,000	0	0	10,237	10	0
Brazilian 5 per cents, . . . . .	10,000	0	0	9,118	15	0
Bahia and Rio, . . . . .	1,653	19	8	1,653	19	8
Kew and other Bridges, . . . . .	21,880	7	2	21,880	7	2
Law life policy, . . . . .	640	11	0	640	11	0
	£224,193			£210,317		
		9	2		15	3

## Cash Loans:—

		Cash value.
Loans on mortgages, . . . . .	£140,117	1 8
“ Company’s policies, . . . . .	10,120	7 8
“ personal security, . . . . .	£8,405 13 7	—
	£150,237	9 4

## All other Assets and Property owned by the Company:—

Office furniture, . . . . .	£1,800	0 0
Stamps on hand, . . . . .	£893	17 10

## SUMMARY OF ASSETS, DECEMBER 31, 1871.

Ledger value of unencumbered real estate owned by the Company, . . . . .	£60,000	0 0
Loans on mortgage of real estate (first liens), . . . . .	157,900	5 9
Ledger value of U. S. stocks and securities, . . . . .	96,957	12 2
Ledger value of railroad stocks and bonds, . . . . .	100,269	6 5
Ledger value of other corporate stocks, bonds and securities, . . . . .	210,317	15 3
Cash loans, . . . . .	£8,405 13 7	150,237 9 4
Cash on hand in the office of the Company, . . . . .	151	18 7
Cash deposited in various banks, . . . . .	101,074	17 3
Net amount due from agents for premiums collected during the year, . . . . .	11,505	1 10
Reported and in course of transmission, . . . . .	44,878	15 8
Premium notes taken for marine and inland risks, not yet due, . . . . .	12,701	13 11
Office and other premiums unpaid and in process of collection, . . . . .	23,438	9 0
Interest (not included above) due and not paid, . . . . .	1,200	13 1
All other assets and property, . . . . .	£1,800	893 17 10
Gross present Assets, . . . . .	£971,527	16 1

## LIABILITIES.

Adjusted losses and claims, due and unpaid, )	
Losses and claims adjusted, but not yet due, )	
Claimed, reported and supposed losses, not yet adjusted, . . . . .	£42,264 0 0*
Cash dividends to stockholders, declared and unpaid, . . . . .	52 0 0
Amounts carried forward, . . . . .	£42,316 0 0
	£971,527 16 1

* Fire losses outstanding, . . . . .	£35,624	0 0
Marine losses outstanding, . . . . .	6,140	0 0
Life losses outstanding, . . . . .	500	0 0
	£42,264	0 0

<i>Amounts brought forward,</i>	£42,316	0	0	£971,527	16	1
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off,	275,441	2	5			
Life and annuity reserve fund,	279,512	9	9			
All other debts and obligations; viz., commissions, £1,196 12 4; suspense account, £120 16 10; office, agency and incidental expenses, £1,000 0 0; and bills payable, £18,165 10 9,	23,482	19	11			
Gross present Liabilities, except Capital Stock,				620,752	12	1
Surplus as regards Policy-holders,				£350,775	4	0
Paid-up Capital,				250,000	0	0
Surplus over Capital,				£100,775	4	0

### UNITED STATES BRANCH OF THE COMMERCIAL UNION ASSURANCE COMPANY, LONDON, ENG.

[Incorporated September 28, 1861. Commenced business January, 1871.]

*Office, No. 10 Pine Street, New York.*

*ALLIGER BROTHERS, Managers.*

#### DETAILED STATEMENT OF ASSETS.

Bonds owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Registered Bonds,	\$300,000 00	\$342,000 00

All other Assets owned by the Company:—

	Cash value.
Re-insurance due from other companies,	\$9,935 84

#### SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of bonds owned by the

Company,	\$342,000 00
Cash on hand in the office of the U. S. Branch,	4,016 14
Cash deposited in various banks,	146,118 79
Premiums in course of collection (net),	12,171 58
All other assets and property,	9,935 84
Gross present Assets,	\$514,242 35
<i>Amount carried forward,</i>	\$514,242 35

*Amount brought forward,* . . . . . \$514,242 35

# LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$35,416 68	
Claimed, reported and supposed losses, . . . . .	64,565 39	
Losses disputed or resisted, including expenses thereon, . . . . .	5,423 40	
Total am't of losses and claims, . . . . .	\$105,405 47	
Less re-insurance, . . . . .	3,592 44	
Net amount of unpaid losses, . . . . .	101,813 03	
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	202,162 72	
Gross present Liabilities, . . . . .	303,975 75	
Surplus, . . . . .	\$210,266 60	

## HAMBURG-BREMEN FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

[Incorporated 1854. Commenced business January 1, 1855.]

O. SCHROEDER, *President.* Managing Director, ALFRED KLAUHOLD.

*Office, No. 12 Rathhausmarkt, Hamburg, Germany.*

*Attorney to accept service, EDWARD STEARNS, Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company :—

	Par value.	Market value.
United States Bonds, . . . . .	\$25,000 00	\$25,000 00
Mecklenburg Government Bonds, . . . . .	32,000 00	32,640 00
Hamburg Government Bonds, 1866, . . . . .	8,000 00	7,840 00
“ “ “ 1868, . . . . .	19,200 00	19,200 00
Sachsen-Gotha Government Loan, . . . . .	16,000 00	16,800 00
150 shares Norddeutsche Bank, . . . . .	30,000 00	57,000 00
100 “ Vereins Bank, . . . . .	1,600 00	3,760 00
German Railroad Bonds, . . . . .	—	66,109 60
Count Henkel Funded Loan, . . . . .	—	2,400 00
Hamburg Brewery Bonds, . . . . .	—	4,800 00
Norddeutsche Lloyd Bonds, . . . . .	—	17,541 20
		\$253,090 80

All other Assets and Property owned by the Company :—

	Cash value.
Bills of Exchange first acceptances, . . . . .	\$73,106 14

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon,*	\$252,592 80
Cash market value of stocks, bonds and securities owned by the Company,	253,090 80
Cash on hand in the office of the Company,	1,676 00
Cash deposited in various banks and with American branches,	178,941 73
Premiums in course of collection (net),	21,718 07
All other assets and property,	73,106 14
Gross present Assets,	<u>\$781,125 54</u>

## LIABILITIES.

Adjusted losses and claims, unpaid,	\$11,107 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	180,423 60
Interest due or unpaid on scrip,	26,572 80
Liability for securities deposited in the United States,	200,000 00
All other debts and obligations; viz., re-insurance due,	51,839 08
Gross present Liabilities, except Capital Stock,	<u>469,942 48</u>
Surplus as regards Policy-holders,	\$311,183 06
Paid-up Capital,	<u>160,000 00</u>
Surplus over Capital,	\$151,183 06

## UNITED STATES BRANCH OF THE HAMBURG-BREMEN FIRE INSURANCE COMPANY, HAMBURG, GERMANY.

[Commenced business in Massachusetts October 11, 1872.]

*Office, No. 178 Broadway, New York.**Manager, S. V. DORRIEN.*

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of securities owned by the Company in the United States,	\$200,000 00
Cash deposited in bank,	34,904 22
Premiums in course of collection (net),	23,075 00
Gross present Assets,	<u>\$257,979 22</u>
Amount carried forward,	\$257,979 22

\* Total value of mortgaged property, \$519,746 40  
Amount of insurance held as collateral, 160,632 12



<i>Amount brought forward,</i>	.	.	.	.	.	£550,704	16	1
City 4 per cent. Bonds,	.	.	.	.	£21,700	0	0	21,374 10 0
" 4½ "	.	.	.	.	20,500	0	0	21,115 0 0
" 4¼ "	.	.	.	.	24,000	0	0	24,050 0 0
Bank of England Stock,	.	.	.	.	10,000	0	0	24,100 0 0
Mersey Dock Bonds,	.	.	.	.	15,000	0	0	15,000 0 0
London and St. Katharine Dock Bonds,	.	.	.	.	22,500	0	0	22,500 0 0
" " " 4½ per ct. Dock								
Bonds,	.	.	.	.	10,000	0	0	9,900 0 0
Great Northern Railroad Debentures,	.	.	.	.	50,000	0	0	50,000 0 0
Great Eastern Debentures,	.	.	.	.	15,000	0	0	15,075 0 0
London and Brighton 5 per ct. Debentures,	.	.	.	.	4,000	0	0	4,000 0 0
" " " 4¼ " "	.	.	.	.	1,000	0	0	1,000 0 0
London and North-Western 4 per ct. Deben-								
tures,	.	.	.	.	1,500	0	0	1,500 0 0
London and South-Western 4 per cent.								
Debentures,	.	.	.	.	20,000	0	0	20,000 0 0
Metropolitan Debentures,	.	.	.	.	25,000	0	0	25,000 0 0
South-Eastern Debentures,	.	.	.	.	24,000	0	0	24,000 0 0
East India Debentures,	.	.	.	.	15,500	0	0	15,926 5 0
East India Railway Consolidated Stock,	.	.	.	.	15,000	0	0	16,312 10 0
30 shares Imperial Fire Insurance Com-								
pany,	.	.	.	.	£2,340	0	0	- -
								£861,558 1 1

## Cash Loans:—

Loaned to National Discount Company, . . . .	£20,000	0	0
Loaned to Alexander and Company, . . . .	15,000	0	0
	<hr/>		
	£35,000	0	0

## All other Assets and Property owned by the Company:—

								Cash value.
Leases owned by the Company,	.	.	.	.	£11,916	11	7	
Office furniture at U. S. Branch,	.	.	.	.	£806	13	3	-
Balances due the Company,	.	.	.	.		538	12	10
								£12,455 4 5

## SUMMARY OF ASSETS, DECEMBER 31, 1871.

Cash market value of unencumbered real							
estate owned by the Company,	.	.	.	.	£83,794	9	7
Loans on mortgages of real estate (first							
liens), including interest due or accrued							
thereon,	.	.	.	.	42,900	0	0
Cash market value of stocks, bonds and							
securities owned by the Company,	£2,340	861,558	1	1			
Cash loans,	.	.	.	.	35,000	0	0
Cash on hand in the office of the Company,					401	6	5

*Amount carried forward,* . . . £1,023,653 17

<i>Amount brought forward,</i>				£1,023,653	17	1
Cash deposited in Bank,				18,129	12	3
Premiums in course of collection (net),				173,829	9	4
Premium notes taken for marine and inland risks, not yet due,				48,483	2	11
All other assets and property,	£806	13	3	12,455	4	5
Gross present Assets,				£1,276,551	6	0

## LIABILITIES.

Net amount of unpaid losses,				£208,080	16	10
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire and inland risks,				243,673	0	0
Cash dividends to stockholders, declared and unpaid,				1,421	11	6
Due and accrued for rents, salaries and other miscellaneous expenses,				3,441	15	6
All other debts and obligations,				1,238	18	2
Gross present Liabilities, except Capital Stock,				457,856	2	0
Surplus as regards Policy-holders,				£818,695	4	0
Paid-up Capital,				700,000	0	0
Surplus over Capital,				£118,695	4	0

## UNITED STATES BRANCH OF THE IMPERIAL FIRE INSURANCE COMPANY, LONDON, ENGLAND.

*Office, No. 40 to 44 Pine Street, New York.*EDGAR W. CROWELL, *Resident Manager.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, Registered,	\$474,100 00	\$551,842 50
“ “ 10-40 Bonds, Registered,	370,000 00	406,075 00
Nevada State Bonds,	19,900 00	19,900 00
Virginia State Bonds,	86,000 00	40,420 00
Alabama State Bonds,	10,000 00	5,500 00
Tennessee State Bonds,	20,000 00	16,000 00
So. Carolina State Bonds,	20,000 00	10,000 00
	\$1,000,000 00	\$1,049,737 50

Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
New York Central Railroad Stock,	\$122,400 00	\$100,000 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of stocks, bonds and securities owned by the Company, . . . . .	\$1,049,737 50
Cash loans on collateral security, . . . . .	100,000 00
Cash on hand in the office of the Company, . . . . .	1,747 36
Cash deposited in Bank, . . . . .	13,358 14
Premiums in course of collection (net), . . . . .	155,456 83
Premium notes taken for marine and inland risks, not yet due, . . . . .	774 07
Gross present Assets, . . . . .	—————\$1,321,073 90

## LIABILITIES.

Claimed, reported and supposed losses, . . . . .	\$435,010 17
Losses disputed or resisted, including expenses thereon, . . . . .	13,950 00
Total am't of losses and claims, . . . . .	\$448,960 17
Less re-insurance, . . . . .	90,428 15
Net amount of unpaid losses, . . . . .	—————\$358,532 02
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	682,448 87
Due and accrued for rents, salaries, and other miscellaneous expenses, . . . . .	1,666 67
Gross present Liabilities, . . . . .	—————1,042,647 56
Surplus, . . . . .	—————\$278,426 34

## LANCASHIRE INSURANCE COMPANY, MANCHESTER, ENGLAND.

[Incorporated June, 1852. Commenced business June, 1852.]

JOHN TODD, *Chairman.* General Manager, GEORGE STEWART.*Office, No. 18 Exchange Street, Manchester, England.**Attorney to accept service, W. H. ELLISON, Boston.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Ledger value.
Canada Dominion Stock, . . . . .	\$102,775 00
Birmingham Corporation Stock, . . . . .	5,097 50
Manchester Corporation, . . . . .	10,000 00
London and North-Western Railroad Company's Stock, . . . . .	110,000 00
Midland Railway Preferred, . . . . .	52,500 00
Cambrian Railway, . . . . .	51,222 14
Amount carried forward, . . . . .	—————\$331,594 64

<i>Amount brought forward,</i>		\$331,594 64
Great Eastern Railway,		50,000 00
Lancashire and Yorkshire Railroad,		50,000 00
London and North-Western Railroad,		75,000 00
Manchester So. Jun. and Alkincham Railway Company,		50,000 00
Midland Railway Company,		75,000 00
Birmingham Wagon Company's Bonds,		10,000 00
Metropolitan Carriage Company's Bonds,		5,121 80
Mersey Dock Board,		100,000 00
London and Manchester Plate Glass Company,		75,000 00
Ebbw. Vale Company,		100,000 00

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\$921,716 44

Securities held as Collateral for Cash Loans:—

Cambrian Railway Stock,		\$9,000 00
North Eastern Consols,		25,000 00
“ “ “		3,000 00
Midland Railway Stock,		15,000 00
Sheffield and Garston Railway Stock,		10,000 00
Midland and Midland Preferred Stock,		5,000 00
Brighton Railway and North-Western Railway Stock,		25,000 00

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\$92,000 00

Other Cash Loans:—

Loaned on Company's life policies,		\$55,140 42
Loaned on personal security,	\$5,372 58	

SUMMARY OF ASSETS, DECEMBER 31, 1871.

Ledger value of unencumbered real estate owned by the Company,		\$315,755 10
Loans on mortgages of real estate (first liens), including interest due or accrued thereon,	699,186 66	
Ledger value of stocks, bonds and securities owned by the company,		921,716 44
Cash loans on collateral security,		92,000 00
Other cash loans,	\$5,372 58	55,140 42
Cash deposited in various banks,		77,241 00
Interest due and accrued (not included above),		27,062 70
Premiums in course of collection,		91,524 30
Gross present Assets,		<hr/> \$2,279,626 62

LIABILITIES.

Adjusted losses and claims, unpaid,		
Claimed, reported and supposed losses,		
Losses disputed or resisted, including expenses thereon,		\$45,000 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,		217,828 82

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*Amounts carried forward,* . . . \$262,828 82 

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 \$2,279,626 62

<i>Amounts brought forward,</i> . . . . .	\$262,828 82	\$2,279,626 62
Cash dividends to stockholders, declared and unpaid, . . . . .	58,036 50	
Life and annuity reserve funds, . . . . .	1,101,056 21	
All other debts and obligations; viz., dividends due, . . . . .	125 34	
Gross present Liabilities, except Capital Stock, . . . . .		1,422,046 87
Surplus as regards Policy-holders, . . . . .	\$857,579 75	
Paid-up Capital, . . . . .	730,700 00	
Surplus over Capital, . . . . .	\$126,879 75	

UNITED STATES BRANCH OF THE LANCASHIRE INSURANCE COMPANY, MANCHESTER, ENGLAND.

[Commenced business in Massachusetts August, 1872.]

*Office, No. 36 Pine Street, New York.*

JOSEPH L. LORD, *Manager.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds, . . . . .	\$200,000 00	\$229,500 00

SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of stocks, bonds and securities owned by the Company, . . . . .	\$229,500 00
Cash deposited in German American Bank, . . . . .	21,809 89
Premiums in course of collection, . . . . .	101,896 83
Gross present Assets, . . . . .	\$353,206 72

LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	\$18,823 09
Claimed, reported and supposed losses, . . . . .	50,875 00
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	165,282 17
Gross Present Liabilities, . . . . .	234,980 26
Surplus, . . . . .	\$118,226 46

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIVERPOOL, ENGLAND.

[Organized May, 1836. Commenced business June 1, 1836.]

THOS. BROCKLEBANK, *President.*

*Secretary*, HENRY THOMPSON.

*Office, No. 1 Dale Street, Liverpool, England.*

*Attorney to accept service, CHARLES E. GUILD, Boston.*

### DETAILED STATEMENT OF ASSETS.

**Stocks, Bonds and other Securities owned by the Company:—**

	Par value.	Market value.
London and North-Western Ordinary Stock, . . . . .	\$44,477 50	\$70,385 62
London and North-Western 5 per cent. pref'ce Stock, . . . . .	125,000 00	143,750 00
London and North-Western 5 per cent. pref'ce Stock, . . . . .	125,000 00	143,750 00
South-Eastern Preferred Stock, . . . . .	148,600 00	178,320 00
" " " " " "	87,500 00	105,000 00
South-Eastern 5 per cent. Preference Stock, . . . . .	25,000 00	25,375 00
South-Eastern 5 per cent. Preference Charing Cross Stock, . . . . .	50,000 00	53,750 00
South-Eastern 5 per cent. Debenture Stock, . . . . .	12,375 00	5,869 27
South-Eastern 5 per cent. Preference Stock, . . . . .	5,000 00	5,400 00
Midland D 5 per cent. Preference Stock, . . . . .	199,000 00	224,870 00
Midland 500 £20 5 per cent. Preference shares, . . . . .	17,500 00	21,562 50
North-Eastern 5 per cent. Preference Stock, . . . . .	130,000 00	137,800 00
North-Eastern Darlington 6 per cent. B and C Stock, . . . . .	30,000 00	40,500 00
Great Western 5 per cent. Consolidated Pref'ce Stock, . . . . .	78,625 00	87,273 75
Great Western 5 per cent. Consolidated Guar- anteed Stock, . . . . .	17,800 00	19,936 00
North British, Edinburgh and Glasgow Pref. Stock, . . . . .	29,000 00	31,610 00
London and South-Western 5 per cent. Pref. Stock, . . . . .	200,000 00	226,000 00
Furness 6 per cent. Pref. Stock, . . . . .	50,000 00	63,000 00
Furness 8 per cent. Pref. Stock, . . . . .	12,500 00	21,500 00
" " " " " "	9,000 00	15,480 00
Great Eastern 5 per cent. Debenture Stock, . . . . .	30,000 00	33,300 00
Great Eastern 4½ per cent. Preference Stock, . . . . .	50,000 00	45,875 00
" " 4½ " " " "	10,000 00	9,175 00
" " 4½ " " " "	50,000 00	45,875 00
Great Northern 5 per cent. Permanent Prefer- red Stock, . . . . .	21,700 00	23,978 50
Great Northern 5 per cent. Irredeemable Stock, . . . . .	7,500 00	8,287 50
Brecon and Merthyr 5 per cent. A Debenture Stock . . . . .	42,590 00	42,590 00

<i>Amounts carried forward,</i>	.	.	.	\$1,608,167 50	\$1,830,213 14
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<i>Amounts brought forward,</i> . . . . .	\$1,608,167 50	\$1,830,213 14
Potteries, Shrewsbury and North Wales 5 per cent. Debenture Stock, . . . . .	7,500 00	7,500 00
Mold and Denbigh 5 per cent. Debenture Stock, . . . . .	5,250 00	5,250 00
North Staffordshire 5 per cent. Pref'ce Stock, . . . . .	6,620 00	7,381 29
" " " " " . . . . .	187,250 00	208,783 74
South Yorkshire and River Dun Ordinary Stock, . . . . .	5,000 00	5,400 00
Manchester, Sheffield and Lincolnshire Pref'ce Stock, . . . . .	105,000 00	109,462 50
Shrewsbury and Hereford 6 per cent. Rent Charge Stock, . . . . .	39,850 00	53,797 50
Hammersmith and City Consolidated Ordinary Stock, . . . . .	10,550 00	12,554 50
South Devon Rent Charge Stock, . . . . .	115,000 00	125,350 00
London, Chatham and Dover Stock, . . . . .	174,360 00	167,868 00
Great Eastern Debenture Stock, . . . . .	135,000 00	141,551 66
" " " A Stock, . . . . .	100,000 00	105,876 56
" " " B Stock, . . . . .	50,000 00	52,443 76
Great Western Debenture Stock, . . . . .	125,000 00	134,179 52
West Hartlepool 4 per cent. Preference Stock, . . . . .	90,000 00	64,438 12
Great Western Rent Charge Stock, . . . . .	126,600 00	133,209 56
Great Eastern Debenture Stock, . . . . .	225,304 84	225,304 84
North Eastern Debenture Stock, . . . . .	20,000 00	20,000 00
Great Western Debenture Stock, . . . . .	10,000 00	10,000 00
South Eastern Debenture Stock, . . . . .	150,000 00	150,000 00
London and Blackwall Railway Stock, . . . . .	75,000 00	75,000 00
Metropolitan Railway Stock, . . . . .	125,000 00	125,000 00
North Staffordshire Debenture Stock, . . . . .	100,000 00	100,000 00
London and Brighton and South Coast Stock, . . . . .	10,000 00	10,000 00
Trust and Loan Co. of Upper Canada Bonds, . . . . .	50,000 00	50,000 00
Mersey Dock and Harbor Bonds, . . . . .	785,613 28	785,613 28
Ipswich Dock Company Bonds, . . . . .	67,500 00	67,500 00
Wear Navigation and Sunderland Dock Bonds, . . . . .	100,000 00	102,375 00
3 per cent. Consols, British Government, . . . . .	66,586 73	60,787 58
Birkenhead Gas and Water Bonds, . . . . .	12,500 00	12,844 08
Canada Bonds and Canada Dominion Stocks, . . . . .	270,576 71	270,576 72
	<hr/>	<hr/>
	\$4,959,229 06	\$5,230,261 35

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
Loans on stocks and bonds, . . . . .		\$689,055 65

## Other Cash Loans:—

Loaned on life policies, . . . . .	\$513,527 64
" on life interests, . . . . .	171,136 42
" on annuities, . . . . .	2,003 63
" on reversions, . . . . .	12,657 50
" to local boards, . . . . .	1,265,992 13
	<hr/>
	\$1,965,317 32

## All other Assets and Property owned by the Company:—

		Cash value.
Bills receivable, . . . . .	\$6,281 44	—
Rents due and unpaid, . . . . .	—	\$100 00
Life and reversionary interests purchased by Company, . . . . .	—	883,029 56
Office furniture and sundries, . . . . .	33,807 75	—
	<hr/>	<hr/>
	\$40,089 19	\$883,129 56

## SUMMARY OF ASSETS, DECEMBER 31, 1871.

Ledger value of unencumbered real estate owned by the Company, . . . . .	\$2,752,468 98	
Loans on mortgages of real estate (first liens), including interest due or accrued thereon, . . . . .	6,160,393 95	
Cash market value of stocks, bonds and securi- ties owned by the Company, (including secu- rities in the United States), . . . . .	6,604,938 03	
Cash loans on collateral security, . . . . .	689,055 65	
Other cash loans, . . . . .	1,965,317 32	
Cash on hand in the Home office of the Co., . . . . .	3,237 02	
Cash deposited with American branches and in banks, . . . . .	1,003,090 48	
Interest due and accrued (not included above), . . . . .	150,729 46	
Premiums in course of collection, . . . . .	1,022,233 88	
All other assets and property, . . . . .	\$40,089 19	883,129 56
Gross present Assets, . . . . .	<hr/>	\$21,234,594 33

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	} \$769,115 62	
Claimed, reported and supposed losses, . . . . .		
Losses disputed or resisted, including expenses thereon, . . . . .		
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, . . . . .		2,828,985 95
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon, . . . . .		272,130 20
Cash dividends to stockholders, declared and unpaid, . . . . .		8,881 35
Life and annuity reserve funds, . . . . .		12,054,515 91
All other debts and obligations; viz., bills pay- able, \$732,862.85; amount at credit of trus- tees for stock sold, \$482,700; sundry working accounts, \$755,751.35, . . . . .		1,971,314 20
Gross present Liabilities, except Capital Stock, . . . . .	<hr/>	17,904,943 23
Surplus as regards Policy-holders, . . . . .		\$3,329,651 10
Paid-up Capital, . . . . .		1,958,760 00
Surplus over Capital, . . . . .		<hr/> \$1,370,891 10

UNITED STATES BRANCH OF THE LIVERPOOL AND LONDON  
AND GLOBE INSURANCE COMPANY, LIVERPOOL, ENG.*Resident Manager, ALFRED PELL.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Registered Bonds, . . .	\$700,000 00	\$805,000 00
“ “ 10-40 Registered Bonds, . . .	185,000 00	209,512 50
“ “ 6 per cent. Currency Bonds, . . .	409,000 00	473,417 50
South Carolina 6 per cent. Bonds, . . .	20,000 00	10,000 00
Alabama 5 per cent. Bonds, . . .	10,000 00	6,500 00
Mississippi State Warrants, . . .	20,000 00	16,000 00
	<hr/>	<hr/>
	\$1,344,000 00	\$1,520,430 00

Cash Loans:—

Loaned on security of life policy, . . .	\$600 00
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All other Assets and Property owned by the Company:—

	Cash value.
Rents due and accrued, . . .	\$5,436 23
Bills receivable, . . .	\$30,482 33

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of unencumbered real estate owned by the Company, . . .	\$447,916 78
Loans on mortgages of real estate (first liens), including interest due or accrued thereon, . . .	1,081,889 00
Cash market value of stocks, bonds and securi- ties owned by the Company, . . .	1,520,430 00
Cash loans, . . .	600 00
Cash on hand in the office of the Company and deposited in bank, . . .	756,399 47
Interest due and accrued (not included above), . . .	8,815 04
Premiums in course of collection, . . .	343,803 55
All other assets and property, . . .	\$30,482 33      5,436 23
Gross present Assets, . . .	<hr/> \$4,165,290 07

## LIABILITIES.

Claimed, reported and supposed losses, . . .	\$748,538 38
Losses disputed or resisted, including expenses thereon, . . .	65,918 43
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums re- ceived on unexpired fire risks, . . .	1,656,727 66
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon, . . .	296,044 91
Life and annuity reserve fund, . . .	106,470 72
Gross present Liabilities, . . .	<hr/> 2,873,700 10
Surplus, . . .	<hr/> \$1,291,589 97

## LONDON ASSURANCE CORPORATION, LONDON, ENGLAND.

[Incorporated 1720. Commenced business 1720.]

EDWIN GOWER, *Governor.*
*Secretary,* JOHN P. LAWRENCE.

*Office, No. 7 Royal Exchange, London, Eng.*
*Attorney to accept service,* AUGUSTUS N. CURRIER, *Worcester.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company :—

	Par value.			Ledger value.		
British Government Stock, . . . .	£410,000	0	0	£369,000	0	0
East India Company Stock, . . . .	25,000	0	0	50,000	0	0
Canadian Consolidated 5 per cent. Stock, .	10,300	0	0	10,300	0	0
Canada Dominion 6 per cent. Stock, . .	20,521	18	4	20,521	18	4
Swedish 4 per cent. Bonds, int. guaranteed by England and France, . . . .	24,600	0	0	24,600	0	0
City of London Bonds, . . . .	23,000	0	0	23,000	0	0
India Government Debentures, . . . .	26,500	0	0	26,500	0	0
Bristol and Exeter Railway Debentures, .	1,000	0	0	1,000	0	0
Great Eastern Railway Debentures, . .	67,000	0	0	67,000	0	0
Lancashire and Yorkshire Railway Deben.,	17,000	0	0	17,000	0	0
London and North-Western Rail'y Deben.,	3,000	0	0	3,000	0	0
Salisbury and Yeovil Railway Debentures,	30,000	0	0	30,000	0	0
Shropshire Union Railway Debentures, .	20,000	0	0	20,000	0	0
South-Eastern Railway Debentures, . .	50,700	0	0	50,700	0	0
York and North Midland Railway Deben.,	10,000	0	0	10,000	0	0
Indian Railway Debentures, . . . .	169,000	0	0	169,000	0	0
Indian Railway Stock, . . . .	7,000	0	0	7,000	0	0
Government Life Annuities, . . . .	—			7,399	0	0
				£906,020 18 4		

## Cash Loans :—

Loaned to public bodies on security of parochial rates,	£324,595	11	1
Loaned on security of life policies of the Company, . .	34,820	0	0
Loaned on assignment of life interests in reversions to stock in government lands, . . . . .	19,941	7	5
Loaned on assignment of pensions granted by the British government, . . . . .	8,770	1	5
	£388,126 19 11		

All other Assets and Property owned by the Company :—

Policy stamps on hand, . . . . .	Cash value. £117 1 3		
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## SUMMARY OF ASSETS, DECEMBER 31, 1871.

Loans on mortgages of real estate (first liens), including interest due or accrued thereon, . . . . .	£1,244,868	7	8
Ledger value of stocks, bonds and secu- rities owned by the Company, . . . . .	906,020	18	4
Cash loans, . . . . .	388,126	19	11
Cash on hand in the office of the Company, . . . . .	116	2	0
Cash deposited in the Bank of England, . . . . .	53,806	17	6
Interest due and accrued (not included above), . . . . .	2,651	17	5
Premiums in course of collection, . . . . .	45,508	14	2
Premium notes taken for fire, marine and life risks, not yet due, . . . . .	5,668	6	3
All other assets and property, . . . . .	117	1	3
Gross present Assets, . . . . .	£2,646,885	4	6

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . . .	£29,544	16	2
Amount required to re-insure all outstand- ing risks, . . . . .	100,095	5	0
Cash dividends to stockholders, declared and unpaid, . . . . .	219	0	0
Life and annuity reserve fund, . . . . .	1,410,813	11	11
All other debts and obligations; viz., un- paid income tax, £188 6 8; unpaid annu- ities, £471 15 3; clerks' savings fund, £2,645 0 2, . . . . .	3,305	2	1
Gross present Liabilities, except Cap- ital Stock, . . . . .	1,543,977	15	2
Surplus as regards Policy-holders, . . . . .	£1,102,907	9	4
Paid-up Capital, . . . . .	448,275	0	0
Surplus over Capital, . . . . .	£654,632	9	4

UNITED STATES BRANCH OF THE LONDON ASSURANCE  
CORPORATION, LONDON, ENGLAND.*Office, No. 88 Wall Street, New York.*FRAME, HARE & LOCKWOOD, *Managers.*

## DETAILED STATEMENT OF ASSETS.

Stocks, Bonds, and other Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Bonds of 1867, . . . . .	\$300,000 00	\$342,000 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of stocks, bonds and secu-

rities owned by the Company, . . .	\$342,000 00
Cash deposited in various banks, . . .	88,969 81
Premiums in course of collection, . . .	41,451 82
Gross present Assets, . . . . .	<u>\$472,421 63</u>

## LIABILITIES.

Adjusted losses and claims, unpaid, . . .	\$37,922 95
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . .	173,371 03
Gross present Liabilities, . . . . .	<u>211,293 98</u>
Surplus, . . . . .	\$261,127 65

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY,  
OF LONDON AND EDINBURGH, GREAT BRITAIN.

[Incorporated, 1809. Commenced business, 1809.]

GEORGE H. BURNETT, *Manager*.*Secretary*, FRED'K W. LANCE.*Offices, No. 61 Threadneedle Street, London, and 64 Princes Street, Edinburgh.**Attorney to accept service, JOSEPH F. HOVEY, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Stocks and Securities owned by the Company:—

	Par value.	Ledger value.
United States 5-20 Bonds, . . . . .	\$1,057,000 00	£212,589 16 8
“ “ 10-40 Bonds, . . . . .	350,000 00	71,542 19 6
“ “ Currency Bonds, . . . . .	225,000 00	46,068 15 0
	<u>\$1,632,000 00</u>	<u>£330,201 11 2</u>

State Bonds:—

State of Illinois Bonds, . . . . .	\$18,000 00	£3,086 5 5
State of Alabama Bonds, . . . . .	10,000 00	1,755 0 0
State of Virginia Bonds, . . . . .	50,000 00	4,500 0 0
State of Tennessee Bonds, . . . . .	20,000 00	2,250 0 0
State of So. Carolina Bonds, . . . . .	20,000 00	3,150 0 0
	<u>\$118,000 00</u>	<u>£14,741 5 5</u>

## Railroad Stocks and Bonds:—

	Par value.	Ledger value.
35,000 thalers Lobuns Zittan Railway, . . . . .	T 35,000	£4,087 17 5
Great Eastern Railway Debentures, . . . . .	£8,000 0 0	8,720 0 0
Great Western Railway Preferred Stock, . . . . .	8,000 0 0	8,800 0 0
“ “ “ “ “ . . . . .	264 0 0	220 0 0
“ “ “ Debentures, . . . . .	200 0 0	200 0 0
		<hr/>
		£22,027 17 5

## Other Corporate Stocks, Bonds and Securities:—

Saxon 4 per cent Loan, . . . . .	£12,000 0 0	£1,633 9 10
“ “ “ . . . . .	9,000 0 0	997 14 4
Baden Obligations (florins), . . . . .	60,000 0 0	4,336 2 8
Wurtemberg Government Bonds (florins), . . . . .	40,000 0 0	2,731 1 10
Royal Prussian Loan (thalers), . . . . .	10,000 0 0	1,296 6 0
1,493 shares N. B. and Mercantile Insurance Company, . . . . .	£20,165 - -	- -
Italian Rents (lire), . . . . .	176,000 0 0	3,732 4 0
		<hr/>
		£14,726 18 8

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
United States 5-20 Bonds, . . . . .	\$100,000 00	£16,500 0 0
20 shares North British and Mercantile Insurance Company, . . . . .	£205 0 0 - -	- -

## Debts, Claims and Demands owing the Company:—

	Cash value.
Rents due and accrued, . . . . .	£79 7 10
Bills receivable, . . . . .	£537 12 4

## All other Assets and Property owned by the Company:—

Stamps, . . . . .	£2 0 0
Deposited with Foreign Bankers and Agencies, . . . . .	152,472 15 6
“ at Rio de Janeiro, . . . . .	927 1 8
“ at New York, . . . . .	5,783 9 9
	<hr/>
	£159,185 6 11

## SUMMARY OF ASSETS, DECEMBER 31, 1871.

Ledger value of unencumbered real estate owned by the Company, . . . . .	£186,201 5 9
Loans on mortgage of real estate (first liens), . . . . .	13,025 15 1
Ledger value of United States stocks and securities, . . . . .	330,201 11 2
Ledger value of State bonds, . . . . .	14,741 5 5
Ledger value of railroad stocks and bonds, . . . . .	22,027 17 5

*Amount carried forward, . . . . .* £566,197 14 10

<i>Amount brought forward,</i>	.	.	.	£566,197	14	10
Ledger value of other corporate stocks, bonds and securities,	.	.	.	£20,165	0	0
Cash loans on collateral security of stocks, bonds and other securities,	.	.	.	205	0	0
Cash on hand in the office of the Company,	.	.	.	-	343	8
Cash deposited in Glynn, Mills & Co.'s, and in the Royal Bank of Scotland,	.	.	.	-	29,249	4
Net amount due from Ag'ts for premiums collected during the year,	.	.	.	-	52,744	12
Office and other premiums unpaid and in process of collection,	.	.	.	-	12,490	19
Due or to become due from other companies for re-insurance on losses already paid,	.	.	.	-	4,475	14
Other debts, claims and demands owing the Comp'y,	.	.	.	537	12	4
Interest (not incl'd above) due and not paid,	.	.	.	-	1,650	0
All other assets & property,	.	.	.	-	159,185	6
				£20,907	12	4
Gross present Assets,	.	.	.		£857,643	8

## LIABILITIES.

Adjusted losses and claims, due and unpaid,	}	£23,232	17	6
Losses and claims adjusted, but not yet due,				
Claimed, reported and supposed losses, not yet adjusted,				
Claims for losses disputed or resisted (Chicago, less re-insurance),				
Cash dividends to stockholders, declared and unpaid,	.	.	.	.
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, and the full amount of premiums received on marine and inland risks not marked off,	.	.	.	.
Due or to become due to other companies for re-insurance premiums,	.	.	.	.
<i>Amounts carried forward,</i>	.	.	.	.

£284,816 3 11 £857,643 8 4

<i>Amounts brought forward,</i> . . .	£284,816 3 11	£857,643 8 4
All other debts and obligations; viz., salaries, office, agency and incidental expenses, etc., £1,768 2 8; bills payable, £7,605 1 7; cash received for policies not yet issued, £764 7 10, . . . . .	10,137 12 1	
Gross present Liabilities, except Capital Stock, . . . . .		294,953 16 0
Surplus as regards Policy-holders, . . . . .	£562,689 12 4	
Paid-up Capital, . . . . .	250,000 0 0	
Surplus over Capital, . . . . .	£312,689 12 4	

UNITED STATES BRANCH OF THE NORTH BRITISH AND  
MERCANTILE INSURANCE COMPANY OF LONDON AND  
EDINBURGH, GREAT BRITAIN.

[U. S. Branch commenced business December, 1866.]

WM. CONNER, CHARLES E. WHITE and SAMUEL P. BLADGEN, *Associate Managers.*

*Office, No. 50 William Street, New York.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 5-20 Reg'd Bonds of 1862, . . .	\$79,000 00	\$90,455 00
“ “ 5-20 Reg'd Bonds of 1864, . . .	100,000 00	114,500 00
“ “ 5-20 Reg'd Bonds of 1865, . . .	150,000 00	174,375 00
“ “ 5-20 Reg'd Bonds of 1867, . . .	506,000 00	584,430 00
“ “ 6 per cent. Currency Bonds, . . .	225,000 00	254,230 00
Illinois 6 per cent. Coupon Bonds, . . .	18,000 00	17,280 00
Tennessee 6 per cent. (old) Bonds, . . .	20,000 00	15,800 00
Alabama 8 per cent Bonds, . . .	10,000 00	8,900 00
Virginia (old) Registered Stock, . . .	50,000 00	23,750 00
South Carolina 6 per cent. (old) Reg'd Stock, . .	20,000 00	9,000 00
	<hr/>	<hr/>
	\$1,178,000 00	\$1,292,740 00

All other Assets and Property owned by the Company:—

Bills receivable, . . . . .	\$2,796 77
Office furniture, . . . . .	6,882 79
	<hr/>
	\$9,679 56

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of stocks, bonds and securities owned by the Company, . . . .	\$1,292,740 00
Cash on hand in the office of the Company, . .	1,336 36
Cash deposited in bank, . . . . .	283,640 66
Interest due and accrued (not included above), . . . .	12,300 00
Premiums in course of collection . . . . .	101,750 37
All other assets and property, . . . . \$9,679 56	-
Gross present Assets, . . . . .	<u>\$1,691,767 39</u>

## LIABILITIES.

Adjusted losses and claims, unpaid, . . . .	\$157,775 64
Claimed, reported and supposed losses, . . .	194,783 50
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	876,197 87
Gross present Liabilities, . . . . .	<u>1,228,757 01</u>
Surplus, . . . . .	\$463,010 38

## QUEEN INSURANCE COMPANY, LIVERPOOL, ENGLAND.

[Incorporated August 7, 1858. Commenced business, August 7, 1858.]

BERNARD HALL, *Chairman.* Gen'l Manager, JAMES MONCRIEF WILSON.*Office, No. 10 Dale Street, Liverpool.**Attorney to accept service, A. J. MERCER, Boston.*

## DETAILED STATEMENT OF ASSETS.

United States Securities owned by the Company:—

	Par value.	Ledger value.
United States 6 per cent. Bonds, . . . .	\$520,000 00	£112,339 12 6

Government, State and City Stocks and Bonds:—

Canadian 5 per cent. Stock, . . . . .	£10,500 0 0	£10,972 0 0
New Dominion 6 per cent. Stock, . . . .	100,000 0 0	21,300 0 0
Birkenhead Gas Bonds, . . . . .	3,000 0 0	3,000 0 0
Mersey Dock and Harbor Board Bonds, . .	11,000 0 0	11,000 0 0
City of Melbourne Bonds, . . . . .	5,000 0 0	5,130 0 0
Alabama Bonds, . . . . .	10,000 0 0	969 15 5
Geelong Bonds, . . . . .	2,000 0 0	2,000 0 0
British Government 3 per cent. Consols, .	5,000 0 0	4,625 0 0
	<u>£146,500 0 0</u>	<u>£58,996 15 5</u>

Railroad Bonds:—

Bombay and Cent'l India Railway Bonds, .	£5,000 0 0	£5,188 17 6
Gt. Indian Peninsular Bonds, . . . . .	5,000 0 0	5,327 4 4
	<u>£10,000 0 0</u>	<u>£10,516 1 10</u>

## Other Corporate Stocks:—

Oceanic Steamship Co.'s Debentures, . . . . £20,000 0 0

## Securities held as Collateral for Cash Loans:—

	Market value.	Loaned thereon.
£5,000 Gt. Eastern Railway Stock and 50 Gt. Luxembourg R. R. shares, . . . .	£3,465 12 6	£2,200 0 0
\$2,500 United States 6 per cent. Bonds, . . . .	5,428 2 6	4,707 8 7
£280 Gt. Luxembourg Railway Shares, . . . .	4,707 10 0	3,000 0 0
£60 National Steamship Co.'s Shares, . . . .	982 10 0	600 0 0
£370 Queen Ins. Co.'s Shares, £368 9 10 . . . .	—	—
£1,000 Gt. Western Railway Stock, . . . .	1,173 15 0	800 0 0
£600 Midland Railway Stock, . . . .	903 0 0	250 0 0
£1,650 Queen Ins. Co.'s Shares, £1,650 0 0 . . . .	—	—
20 shares W. India and Pacific Steamship Co. and other Collaterals, . . . .	—	750 0 0
£2,000 London and Northwestern Railway Co.'s Debenture, . . . .	2,000 0 0	1,000 0 0
		<hr/>
		£13,307 8 7

## Other Cash Loans:—

	Cash value.
Mortgages, &c., of reversions and life interest, . . . .	£10,563 4 4
Life policies, . . . .	8,440 1 10
Personal security, with life policies, &c., as collateral, . . . .	17,479 7 11
Foreign Government deposits, . . . .	1,541 13 4
	<hr/>
	£38,024 7 5

## Other Debts, Claims and Demands owing the Company:—

Rents due, . . . . . £2,458 15 0

## All other Assets and Property owned by the Company:—

Office furniture at Home and Branch offices, £2,571 2 0

## SUMMARY OF ASSETS, DECEMBER 31, 1871.

Ledger value of unencumbered real estate owned by the Company, . . . .	£124,060 9 0
Loans on mortgages of real estate (first liens),* . . . .	115,873 19 4
Ledger value of U. S. stocks and secu- rities, . . . .	112,339 12 6
Ledger value of State, county, city and town stocks, bonds and loans, . . . .	58,996 15 5
Ledger value of railroad stocks and bonds, . . . .	10,516 1 10
Ledger value of other corporate stocks, bonds and securities, . . . .	20,000 0 0
	<hr/>
Amount carried forward, . . . .	£441,786 18 1

\* Total value of mortgaged premises, . . . . . £185,029 5 0  
Amount of insurance held as collateral, . . . . . 101,049 19 9

<i>Amount brought forward,</i>	£441,786	18	1
Cash loans on collateral security of stocks, bonds and other securities, £2,018	9	10	13,307 8 7
Other cash loans,			38,024 7 5
Cash on hand in the office of the Company,			110 15 2
Cash deposited in various banks,			41,226 5 7
Net amount due from agents for premiums collected during the year,			20,420 15 8
Office and other premiums unpaid and in process of collection,			6,612 10 11
Due or to become due from other companies for re-insurance on losses already paid, £2,018 11 8; on outstanding losses, not yet paid, £3,566 8 3,			5,584 19 11
Other debts, claims and demands owing the Company,			2,458 15 0
Interest (not included above) due and not paid, £275 7 7; accrued but not due, £3,229 10 3,			3,504 17 10
All other assets and property, £2,571	2	0	-
Gross present Assets,			£573,037 14 2

## LIABILITIES.

Claimed, reported and supposed losses, not yet adjusted,	£33,884	5	8
Claims for losses disputed or resisted,	8,683	13	11
Cash dividends to stockholders, declared and unpaid,			141 17 0
Amount required to re-insure all outstand- ing risks, taken at 50 per cent. of premi- ums received on unexpired fire risks,	41,701	17	6
Due or to become due to other companies for re-insurance premiums,	26,109	6	5
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of pre- mium or deposit thereon,	910	9	11
Life and annuity reserve fund,	165,266	11	10
National taxes and duties, due or accrued,	617	3	2
All other debts and obligations; viz., rents, salaries and office, agency and incidental expenses,	2,979	3	7
Foreign drafts not matured,	7,054	19	10
Gross present Liabilities, except Cap- ital Stock,			£287,349 8 10
Surplus as regards Policy-holders,			£285,688 5 4
Paid-up Capital,			179,800 0 0
Surplus over Capital,			£105,888 5 4

## UNITED STATES BRANCH OF THE QUEEN INSURANCE COMPANY, LIVERPOOL, ENGLAND.

WM. H. ROSS, *Manager*.*Office, No. 216 Broadway, New York.*

## DETAILED STATEMENT OF ASSETS.

## Bonds and other Securities owned by the Company:—

	Par value.	Market value.
United States 6 per cent. Bonds, . . . . .	\$520,000 00	\$596,050 00
Alabama 5 per cent. State Certificates, . . . . .	10,000 00	7,000 00
	<hr/>	<hr/>
	\$530,000 00	\$603,050 00

## All other Property owned by the Company:—

Office furniture, . . . . . \$4,000 00

## SUMMARY OF ASSETS, DECEMBER 31, 1872.

## Cash market value of bonds and securities

owned by the Company, . . . . . \$603,050 00

Cash deposited in National Park Bank, . . . . . 38,114 93

Premiums in course of collection (net), . . . . . 13,912 54

All other property, . . . . . \$4,000 00

Gross present Assets, . . . . . 

---

 \$655,077 47

## LIABILITIES.

## Claimed, reported and supposed

losses, . . . . . \$69,367 88

## Losses disputed or resisted, in-

cluding expenses thereon, . . . . . 7,987 00

Total am't of losses and claims, . . . . . \$77,354 88

## Less re-insurance and salvage

claims, . . . . . 30,941 88

Net amount of unpaid losses, . . . . . 

---

 \$46,413 00

## Amount required to re-insure all outstanding

risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . . 240,131 40

## Reclaimable by the insured on perpetual fire

policies, being 95 per cent. of premium or deposit thereon, . . . . . 12,236 75

## All other debts and obligations; viz., rents due

and accrued, \$1,333.33; office, agency and incidental expenses, \$1,637.29, . . . . . 2,970 62

Gross present Liabilities, . . . . . 

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 301,751 77Surplus, . . . . . 

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 \$353,325 70

## ROYAL INSURANCE COMPANY, LIVERPOOL, ENGLAND.

[Incorporated May 31, 1845. Commenced business June 13, 1845.]

CHARLES TURNER, *President.**Manager,* JOHN H. McLAREN.*Office, No. 1, North John Street, Liverpool, England.**Attorney to accept service, CHARLES H. COLE, Boston.*

## DETAILED STATEMENT OF ASSETS.

## United States Stocks and Securities owned by the Company:—

		Ledger value.
\$100,000 United States 6 per cent. 1881 Stock, . . .	£19,310	1 5
\$171,000 “ “ 5 per cent. 1874 Stock, . . .	31,322	14 10
\$185,000 “ “ 5 per cent. 10-40 Regst'd Stock, . . .	28,744	7 7
\$325,000 “ “ 6 per cent. 30 years Regist'd Stock, . . .	59,946	4 3
\$10,000 Alabama 8 per cent. Bond, 1886, . . .	1,413	3 8
	£140,736	11 9

## Railroad Stocks and Bonds:—

	Par value.	Market value.
North Union Railway “A” Stock, . . .	£9,055	£20,464 6 0
South-Eastern Railway Guaranteed $4\frac{1}{2}$ per cent. Preferred Stock, . . .	7,000	6,860 0 0
Lancashire and Yorkshire Railway 6 per cent. Stock, . . .	780	1,014 0 0
Chester and Holyhead Railway Stock, . . .	49,000	28,175 0 0
South-Eastern Railway fixed $4\frac{1}{2}$ per cent. Con- solidated Stock, . . .	10,000	9,800 0 0
Lancaster and Carlisle Railway Stock, . . .	17,000	42,500 0 0
Lancaster and Carlisle Railway $4\frac{1}{2}$ per cent. Preferred Stock, . . .	2,000	2,010 0 0
London and North-Western Railway Stock, . . .	600	960 0 0
London and North-Western Railway 5 per cent. Perpetual Preference Stock, . . .	10,000	11,500 0 0
London and North-Western Railway 4 per cent. Perpetual Preference Stock, . . .	5,665	5,268 9 0
London and North-Western St. Helens Railway “A” 5 per cent. Preference Stock, . . .	1,000	1,140 0 0
London and North-Western, Merthyr, Tredegar and Abergavenny Railway 5 per cent. Pre- ferred Stock, . . .	24,600	28,290 0 0
South-Eastern Railway $4\frac{1}{2}$ per cent. Preferred Stock, No. 3, . . .	25,000	24,250 0 0
Birkenhead Railway Stock, . . .	25,000	24,000 0 0
Great Northern Railway 5 per cent. Permanent Preference Stock, . . .	30,810	34,815 6 0
Midland Railway “D” 5 per cent. Stock, . . .	3,600	4,068 0 0
Furness Railway 8 per cent. Perpetual Stock, . . .	13,760	23,667 4 0
North-Eastern Railway $4\frac{1}{2}$ per cent. Perpetual Stock, . . .	8,500	8,670 0 0
<i>Amounts carried forward, . . .</i>	£243,370	£277,452 5 0

<i>Amounts brought forward,</i> . . . . .	£243,370	£277,452	5	0
North-Eastern Railway West Hartlepool Preferred Stock, . . . . .	7,500	6,975	0	0
North-Eastern Railway 5 per cent. Preferred 1866 Stock, . . . . .	6,778	7,116	18	0
North-Eastern Railway 4½ per cent. Preferred 1865 Stock, . . . . .	10,000	10,000	0	0
Midland Railway "D" 5 per cent. Preference Stock, . . . . .	35,478	40,090	2	9
Midland Railway "A" 5 per cent. Preferred Stock, . . . . .	10,225	11,554	5	0
Midland Railway "B" 5 per cent. Preferred Stock, . . . . .	1,808	2,043	0	9
Lancashire and Yorkshire Railway 4½ per cent. Preferred 1861 Stock, . . . . .	2,000	2,020	0	0
St. Helens Railway "D" 4½ per cent. Guaranteed Stock, . . . . .	200	200	0	0
St. Helens Railway "E" 4½ per cent. Guaranteed Stock, . . . . .	100	100	0	0
London and South-Western Railway 5 per cent. Preferred 1866 Stock, . . . . .	20,000	22,400	0	0
London and South-Western Railway 4½ per cent. Preferred 1865 Stock, . . . . .	8,795	8,970	18	0
405 shares Shrewsbury and Hereford Railway Ordinary £10 shares, . . . . .	4,050	5,386	10	0
Great Western Railway Consolidated and Guaranteed Stock, . . . . .	13,100	14,672	0	0
North-Eastern Railway Stockton and Darlington "B and C" Stock, . . . . .	1,600	2,144	0	0
London and North-Western Railway Whitehaven Junction Stock, . . . . .	1,580	3,539	4	0
London and North-Western Railway Merthyr 5 per cent. Preferred Stock, . . . . .	1,416	1,628	8	0
Shrewsbury and Hereford Railway Stock, . . . . .	1,100	1,463	0	0
London and North-Western Railway Cocke mouth and Worthington Stock, . . . . .	600	1,344	0	0
Great Western Railway Consol. Pref. Stock, . . . . .	12,680	14,074	16	0
No. Staffordshire Railway 5 per cent. Pref. Stock, . . . . .	30,000	33,300	0	0
So. Yorkshire Railway and River Dun Co. . . . .	1,910	2,062	16	0
Great Eastern Railway East Anglian 6 per cent. Stock, No. 1, . . . . .	900	1,125	0	0
Great Eastern Railway East Anglian 5 per cent. Stock, No. 1, . . . . .	1,000	1,055	0	0
Great Eastern Railway East Anglian 6 per cent. Stock, . . . . .	2,405	3,006	5	0
Great Western Railway Company's Bonds, . . . . .	40,000	40,463	2	6
<i>Amounts carried forward,</i> . . . . .	£458,595	£514,186	11	0

<i>Amounts brought forward,</i> . . . . .	£458,595	£514,186	11	0
Great Eastern Railway Co.'s Mort. $4\frac{1}{2}$ per cent.				
Deb., . . . . .	5,000	5,000	0	0
Cheshire Lines Committee Mort. Deeds, . . .	30,000	30,000	0	0
Lancashire and Yorkshire $4\frac{1}{2}$ per cent. Mort.				
Bonds, . . . . .	1,000	1,000	0	0
London and North-Western Railway 4 per cent.				
Deb. Stock, . . . . .	10,000	10,000	0	0
Furness Railway Bond, . . . . .	500	500	0	0
	<hr/>	<hr/>		
	£505,095	£560,686	11	0

## Other Corporate Stocks, Bonds and Securities:—

Reduced 3 per cent. Annuities, . . . . .	£30,000	0	0	£27,750	0	0
India 5 per cent. Bonds, . . . . .	100,000	0	0	102,500	0	0
\$200,000 India 4 per cent. Enfaced Paper, .	20,000	0	0	19,350	0	0
Canadia Consolidated 5 per cent. Stock, .	11,000	0	0	11,000	0	0
\$96,982.13 Canada Dominion 6 per cent.						
Stock, . . . . .	19,927	16	8	20,724	18	11
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	£180,927	16	8	£181,324	18	11

## Securities held as Collateral for Cash Loans:—

		Market value.		Loaned thereon.	
Toxteth Park Local Board of Health Bonds,	£12,018	4	9	£12,018	4 9
“ “ Burial Board Bonds,	17,705	8	4	17,705	8 4
Dorchester Local Board of Health Bonds,	1,953	2	10	1,953	2 10
Sefton Highway Board Bonds,	3,918	7	6	3,918	7 6
Birkenhead Improvement Commissioners					
Bonds,	27,850	2	0	27,850	2 0
Corporation of Liverpool Bonds,	45,854	9	0	45,854	9 0
Litherland Local Board Bonds,	10,450	2	1	10,450	2 1
Prescott Highway Board Bonds,	2,800	16	8	2,800	16 8
Ashbourne Local Board Bonds,	968	8	4	968	8 4
Newton Heath Local Board Bonds,	3,200	0	0	3,200	0 0
Childwall Highway Board Bonds,	1,172	7	9	1,172	7 9
Holywell Local Board Bonds,	1,733	6	8	1,733	6 8
Pensarn Local Board Bonds,	1,781	0	0	1,781	0 0
Bebington Burial Board Bonds,	17,190	2	10	17,190	2 10
Burton-on-Trent Improvement Commis'rs					
Bonds,	37,340	19	0	37,340	19 0
Mersey Dock and Harbor Board Bonds,	89,214	17	8	89,214	17 8
London and St. Katharine's Docks Com-					
pany Debenture Bonds,	32,000	0	0	32,000	0 0
City of London Corporation Bonds,	50,000	0	0	50,000	0 0
Sub-Marine Telegraph Stock,	49,526	0	0	35,177	19 7
Liverpool New Exchange Building Shares					
(200),	5,600	0	0	3,819	10 3
Birkenhead Mortgage Bonds,	1,500	0	0	993	7 6
<i>Amounts carried forward,</i>		£413,777	15 5	£397,142	12 9

<i>Amonnts brought forward, . . .</i>	£413,777 15 5	£397,142 12 9
£1,000 Lancashire and Yorkshire Railway Stock, . . . . .	1,650 0 0	1,566 15 10
£800 Lancashire and Yorkshire 4½ per cent. Stock, . . . . .	800 0 0	
£1,000 London and North-Western Rail- way Stock, . . . . .	1,580 0 0	997 0 6
£3,000 North-Eastern Consols, . . . . .	5,520 0 0	4,300 0 0
£5,000 Lancashire and Yorkshire Stock, . . . . .	8,250 0 0	6,201 0 0
£4,000 " " " " " . . . . .	6,600 0 0	4,289 11 9
£1,000 Great Northern Consolidatedordi- nary Stock, . . . . .	1,440 0 0	6,505 4 5
£3,500 Great Northern Consolidated New Stock, . . . . .	4,760 0 0	
£2,000 Glasgow and South-Western Stock, £2,393 Great Eastern 5 per cent. Stock, . . . . .	2,580 0 0	1,988 3 2
£355 Great Eastern Debenture Stock, . . . . .	2,449 0 0	
£2,000 North Staffordshire Stock, . . . . .	390 0 0	2,100 0 0
£220 North Staffordshire 5 per cent. Stock, £180 Midland Stock, . . . . .	1,620 0 0	
£30 Midland £16 Shares, . . . . .	220 0 0	10,001 0 0
£5,000 London and North-Western Stock, £4,360 Lancashire and Yorkshire Stock, . . . . .	270 0 0	
£20 Furness 5 per cent. Stock, . . . . .	7,400 0 0	966 11 0
£112 Furness £10 Shares, . . . . .	7,194 0 0	
£200 Furness 8 per cent. Preferred Stock, . . . . .	20 0 0	4,389 0 11
£2,000 Great Northern Ordinary Stock, . . . . .	1,645 0 0	
£1,000 North-Eastern Consols, . . . . .	344 0 0	16,065 6 10
£80 Midland £22 Shares, . . . . .	2,880 0 0	
£2,000 Great Northern "A" Stock, . . . . .	1,840 0 0	14,158 4 5
£1,000 Great Northern Original Stock, . . . . .	2,480 0 0	
£12,000 Great Northern "A" Stock, . . . . .	3,420 0 0	4,439 15 6
£33,586 Great Western Stock, . . . . .	1,440 0 0	
£12,200 Great Eastern Stock, . . . . .	20,520 0 0	6,402 0 0
£7,500 South-Eastern Stock, . . . . .	39,127 0 0	
£2,750 Maryport and Carlisle Stock, . . . . .	6,344 0 0	8,409 15 6
£500 Whitehaven, Cleator and Egremont Stock, . . . . .	7,650 0 0	
£5,000 Glasgow and South-Western Stock, £1,000 Great Northern "A" Stock, . . . . .	6,270 0 0	2,015 0 11
£400 Midland £22 Shares, . . . . .	1,090 0 0	
£980 North-Eastern Consols, . . . . .	6,550 0 0	14,315 6 2
£1,000 South-Eastern Preferred Stock, . . . . .	1,710 0 0	
£1,000 South-Eastern Deferred Stock, . . . . .	12,400 0 0	2,020 14 3
£7,000 London and North-Western Stock, £20,000 Great Eastern Stock, . . . . .	1,803 0 0	
£1,500 North-Eastern Consols, . . . . .	1,200 0 0	
	810 0 0	
	11,060 0 0	
	10,400 0 0	
	2,760 0 0	
<i>Amounts carried forward, . . .</i>	£610,893 15 5	£510,073 3 11

<i>Amounts brought forward,</i>	.	.	.	£610,893	15	5	£510,073	3	11
£2,000 London and North-Western Stock,				3,160	0	0	2,500	0	0
£400 North Stafford Stock,	.	.	.	324	0	0	711	6	6
£50 Dutch Rhenish Shares,	.	.	.	1,269	0	0			
£4,000 Caledonian Stock,	.	.	.	4,860	0	0			
£1,050 Lancashire and Yorkshire Stock,	.	.	.	1,732	0	0	5,221	18	11
£100 Lancashire 4½ per cent. Pref'd Stock,				100	0	0			
£1,500 Great Western Stock,	.	.	.	1,747	0	0			
£24 Great Western Preference Stock,	.	.	.	25	0	0			
£2,500 Sheffield and Lincoln Stock,	.	.	.	1,975	0	0			
£500 Sheffield Garston Extension Stock,	.	.	.	500	0	0	4,819	11	3
£4,000 Furness Ordinary Stock,	.	.	.	7,120	0	0			
£12,000 Great Western Stock,	.	.	.	13,980	0	0	10,801	12	6
£7,000 North Stafford Stock,	.	.	.	5,670	0	0	8,646	15	0
£2,237 10s. Maryport and Carlisle Stock,	.	.	.	5,100	0	0			
£179 Maryport New £3 Shares 30s. p'd,	.	.	.	268	0	0			
£400 Maryport Stock,	.	.	.	912	0	0	566	8	10
£4,000 Lancaster and Carlisle Stock,	.	.	.	9,800	0	0	7,525	15	7
£2,550 Edinburg and Glasgow 4½ per cent. Stock,	.	.	.	2,069	0	0	1,267	4	10
£220 Edinburg and Glasgow 5 per cent. Stock,	.	.	.	220	0	0			
£45 11s. Edinburg and Glasgow Redeemable Deb'r Stock,	.	.	.	45	0	0			
£3,000 London and North-Western Stock,	.	.	.	4,740	0	0	8,047	2	1
£3,000 Great Western Stock,	.	.	.	3,495	0	0			
£300 Lancaster and Carlisle Stock,	.	.	.	735	0	0			
£105 Furness £10 shares,	.	.	.	1,540	0	0	3,238	3	0
£256 " " "	.	.	.	4,352	0	0			
£10,800 Midland Stock,	.	.	.	16,200	0	0	10,000	0	0
£1,653 London and North-Western Stock,	.	.	.	2,611	0	0	2,545	3	5
£1,000 Great Eastern Stock,	.	.	.	530	0	0			
£1,000 South Devon Stock,	.	.	.	750	0	0			
£1,200 South-Eastern Stock,	.	.	.	1,224	0	0	347	3	6
£280 Furness 8 per cent. Stock,	.	.	.	492	0	0			
£10 Furness 5 per cent. shares, £5 2s. and £5 10s.,	.	.	.	150	0	0			
£1,000 Great Eastern Stock,	.	.	.	500	0	0	27,697	15	0
£600 South-Eastern 5 per cent. Stock, 70 per cent. p'd,	.	.	.	420	0	0			
£25,000 South-Eastern 5 per cent. Stock,	.	.	.	26,000	0	0			
£3,000 Midland Stock,	.	.	.	4,500	0	0	1,740	0	0
£1,500 Midland, Birmingham and Derby Stock,	.	.	.	1,740	0	0			
£12,000 Gt. Western Guaranteed Stock,	.	.	.	13,200	0	0			
£3,000 Gt. Western Preference Stock,	.	.	.	3,270	0	0			
<i>Amounts carried forward,</i>	.	.	.	£758,218	15	5	£604,009	4	4

<i>Amounts brought forward,</i>	£758,218	15	5	£604,009	4	4
£3,200 London and North-Western Stock,	5,056	0	0	}	3,773	0 9
£800 Whitehaven, Cleator and Egremont Stock,	1,744	0	0			
£3,000 London and North-Western Stock,	4,740	0	0	}	3,016	6 4
£1,500 Lancashire and Yorkshire Stock,	2,475	0	0			
£700 Whitehaven, Cleator and Egremont Stock,	1,526	0	0	}	1,728	7 9
£1,000 Lancashire and Yorkshire Stock,	1,650	0	0			
£700 Whitehaven, Cleator and Egremont Stock,	1,526	0	0			
£40,400 London and North-Western Stock,	221,832	0	0		144,670	10 7
£2,912 10s. Maryport and Carlisle Stock,	6,636	0	0		4,350	0 0
£9,300 Caledonian Stock,	11,179	0	0		8,522	13 1
£74,068 North-Eastern Consols,	136,283	0	0		76,155	5 4
£38,000 North Stafford Stock,	30,780	0	0		17,811	0 7
£44,000 Gt. Northern Ordinary Stock,	60,344	0	0		45,315	2 4
£29,650 Glasgow and South-Western St'k,	38,841	0	0		29,763	11 9
£11,800 South-Eastern Stock,	12,036	0	0		6,512	0 9
£6,000 Lancashire and Yorkshire Stock,	9,900	0	0		6,152	1 10
£18,500 Great Western Stock,	21,552	0	0		15,478	13 4
£15,000 North Stafford Stock,	12,150	0	0		5,469	11 9
£3,000 North-Eastern Consols,	5,520	0	0		4,000	0 0
£3,000 Lancashire and Yorkshire Stock,	4,950	0	0		3,145	7 7
£4,000 London and North-Western Stock,	6,320	0	0		4,000	0 0
£1,000 Great Western Stock,	1,165	0	0		900	0 0
£1,500 North-Eastern Consols,	2,760	0	0		2,100	0 0
£4,000 North Stafford Stock,	3,240	0	0		2,600	0 0
£3,000 North Stafford Stock,	2,430	0	0		2,000	0 0
	£1,364,853	15	5		£991,472	18 1

## SUMMARY OF ASSETS, DECEMBER 31, 1871.

Ledger value of unencumbered real estate owned by the Company,	£191,485	2	10
Loans on mortgages of real estate (first liens),	54,295	6	9
Ledger value of United States stocks and securities,	140,736	11	9
Ledger value of railroad stocks and bonds,	530,691	11	5
Ledger value of other corporate stocks, bonds and securities,	177,604	6	0
Cash loans on collateral security of stocks, bonds and other securities,	991,472	18	1
Other cash loans, loans on life policies with personal security,	74,411	2	9
Cash on hand in the office of the Company,	62	6	7

*Amount carried forward,* . . . £2,160,759 6 2

<i>Amount brought forward,</i>	£2,160,759	6	2
Cash deposited in the Bank of Liverpool,	62,596	19	1
Cash deposited in New York,	17,136	13	5
Cash deposited in London,	20,558	12	7
Net amount due from agents, American branches and insurance companies, for premiums collected during the year,	34,354	11	5
Office and other premiums unpaid and in process of collection,	21	18	3
Gross present Assets,	<hr/> £2,295,428 0 11		

## LIABILITIES.

Adjusted losses and claims, due and unpaid,	} £38,468 16 11	
Losses and claims adjusted, but not yet due,		
Claimed, reported and supposed losses, not yet adjusted,		
Claims for losses disputed or resisted, less re-insurance and salvage,		
Cash dividends to stockholders, declared and unpaid,	1,011	9 0
Amount required to re-insure all outstanding risks, taken at 50 per cent. of premiums received on unexpired fire risks,	328,300	0 0
Reclaimable by the insured on perpetual fire policies, being 95 per cent. of premium or deposit thereon,	4,279	6 8
Amount of liabilities in "Life" dept.,	1,312,126	19 0
Gross present Liabilities, except Capital Stock,	<hr/> 1,684,186 11 7	
Surplus as regards Policy-holders,	£611,241	9 4
Paid-up Capital,	289,095	0 0
Surplus over Capital,	£322,146	9 4

UNITED STATES BRANCH OF THE ROYAL INSURANCE COMPANY, LIVERPOOL, ENGLAND.

FOSTER & COLE, *Managers.*

*Office, No. 15 Devonshire Street, Boston.*

DETAILED STATEMENT OF ASSETS.

Stocks, Bonds and other Securities owned by the Company:—

	Market value.
United States and State Bonds, . . . . .	\$1,345,286 03

SUMMARY OF ASSETS, DECEMBER 31, 1872.

Cash market value of bonds owned by the

Company in the United States, . . . . .	\$1,345,286 03
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Gross present Assets, . . . . .	\$1,345,286 03
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LIABILITIES.

Claimed, reported and supposed losses, . . . . .	\$394,433 90
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Amount required to re-insure all outstanding

risks, taken at 50 per cent. of premiums received on unexpired fire risks, . . . . .	1,004,347 55
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Gross present Liabilities, . . . . .	\$1,398,781 45
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# ABSTRACT OF ANNUAL STATEMENTS.

	COMMERCIAL UNION.		HAMBURG BREMEN.	
	HOME OFFICE, London.	UNITED STATES BRANCH.	HOME OFFICE, Hamburg.	UNITED STATES BRANCH.
<b>CAPITAL STOCK.</b>				
Whole amount of outstanding capital, actually paid up in cash, . . . . .	£250,000 0 0	- -	\$160,000 00	- -
Gross present Assets, <sup>1</sup> . . . . .	£971,527 16 1	\$514,242 35	\$781,125 54	\$257,979 22
LIABILITIES.				
Gross present Liabilities, <sup>1</sup> . . . . .	£620,752 12 1	\$303,975 75	\$469,942 48	\$108,715 08
<b>INCOME.</b>				
Cash actually received for fire premiums, . . . . .	£266,524 9 4 <sup>2</sup>	\$444,885 91	\$229,968 01	}
for marine premiums, . . . . .	218,253 6 11	- -	- -	
for interest on mortgages of real estate, . . . . .	36,194 3 8	- -	19,210 00	
for interest and dividends from other sources, . . . . .	- -	- -	- -	
actually received for rents, . . . . .	- -	- -	- -	- <sup>10</sup>
from all other sources, . . . . .	136 12 3	- -	2,016 30	
Gross Cash Income, . . . . .	£521,108 12 2	\$444,885 91	\$251,194 31	- -
Remittances from home office, . . . . .	- -	269,966 67	- -	- -
Total, . . . . .	£521,108 12 2	\$714,852 58	\$251,194 31	- -
<b>EXPENDITURES.</b>				
Cash actually paid during the year for fire losses, . . . . .	£130,019 0 7 <sup>3</sup>	\$451,150 39	\$91,584 63	}
for marine losses, . . . . .	146,199 4 6	- -	- -	
for dividends to stockholders, . . . . .	31,250 0 0	- -	13,120 00	
for brokerage and commissions on premiums, . . . . .	38,407 10 1 <sup>4</sup>	88,977 18	60,435 21	
for salaries and pay of officers and employes, . . . . .	37,292 7 10 <sup>5</sup>	5,296 77	36,110 42	- <sup>10</sup>

for National taxes and duties, . . . . .	£3,547	8	5	£8,474 91	-	-	- <sup>10</sup>
for State and local taxes, . . . . .	-	-	-	40,522 05 <sup>9</sup>	-	-	-
for office, agency and incidental expenses, . . . . .	10,650	10	2 <sup>6</sup>		-	-	-
Gross Cash Expenditures, . . . . .	£397,366	1	7	£594,421 30	£201,250 26	-	-
GENERAL ITEMS.							
Whole amount of fire risks outstanding at end of year, . . . . .	£42,623,266	0	0	£32,860,838 00	£41,044,567 00		
marine risks " . . . . .	5,389,794	0	0	-	-		
fire risks written during the year, . . . . .	47,359,184	0	0	43,117,314 00	76,967,768 00		
marine risks written during the year, . . . . .	20,738,760	0	0	-	-		
fire premiums charged or receivable thereon, . . . . .	-	- <sup>7</sup>	- <sup>7</sup>	514,335 57	420,964 63		
marine premiums charged or receivable thereon, . . . . .	-	- <sup>7</sup>	- <sup>7</sup>	-	-		
fire risks terminated during the year, . . . . .	-	- <sup>7</sup>	- <sup>7</sup>	27,423,787 00	66,272,085 00		
marine risks terminated during the year, . . . . .	-	- <sup>7</sup>	- <sup>7</sup>	-	-		
fire losses incurred during the year, . . . . .	128,044	0	0	503,859 61	91,584 63	-	- <sup>10</sup>
marine losses incurred during the year, . . . . .	74,440	0	0	-	-		
notes received during the year for fire risks and not paid, . . . . .	-	- <sup>7</sup>	- <sup>7</sup>	-	-		
premium deposits received during the year on perpetual fire risks, . . . . .	-	-	-	-	-		
dividends declared to stockholders during the year, . . . . .	31,250	0	0	-	26,560 00		
No. of States in which the Co. has agencies established, . . . . .	-	- <sup>7</sup>	- <sup>7</sup>	-	-		
of agents employed out of its own State, . . . . .	-	- <sup>7</sup>	- <sup>7</sup>	-	-		
Average annual percentage of dividends on cap. stock, . . . . .	7 $\frac{1}{4}$ per cent..			-	9 per cent.		
MASSACHUSETTS BUSINESS.							
Whole amount of fire risks written during the year, . . . . .	-	-	-	£4,365,618 67	-	-	-
Premiums received thereon, . . . . .	-	-	-	56,855 10	-	-	-
Losses paid on risks taken during the year, . . . . .	-	-	-	270,336 25	-	-	-
Losses incurred during the year, . . . . .	-	-	-	336,138 48	-	-	-

<sup>1</sup> See Detailed Statements, page 346, *et seq.*<sup>2</sup> Including £71,073 17 0 life premiums, and £871 7 9 for annuities.<sup>3</sup> Including £17,457 14 1 paid for death losses.<sup>4</sup> Fire £34,338 2 7; marine, £2,029 12; life, £2,089 15 6.<sup>5</sup> Fire, £12,547 0 1; marine, £10,185 6 3; life, £6,099 2 0; directors, auditors and others, £8,460 19 6.<sup>6</sup> Bad debts, £27 19 9; surrenders, annuities and bonuses, £2,028 13 11; Lloyd's subscription, £866 5 6; advertising, stationery, travelling, law expense, &c., £7,127 11 0.<sup>7</sup> Not returned.<sup>8</sup> Bills of exchange remitted to London.<sup>9</sup> Commenced business in the U. S. October, 1872.<sup>10</sup> Commenced business in the U. S. October, 1872.

	IMPERIAL (FIRE).*		LANCASHIRE.	
	HOME OFFICE, London.	UNITED STATES BRANCH.	HOME OFFICE, Manchester.	UNITED STATES BRANCH.
<b>CAPITAL STOCK.</b>				
Whole amount of outstanding capital, actually paid up in cash, . . . . .	£700,000 0 0	- -	\$730,700 00	- -
<b>ASSETS.</b>				
Gross present Assets, <sup>1</sup> . . . . .	£1,276,551 6 0	\$1,321,073 90	\$2,279,626 62	\$353,206 72
<b>LIABILITIES.</b>				
Gross present Liabilities, <sup>1</sup> . . . . .	£457,856 2 0	\$1,042,647 56	\$1,421,921 53	\$234,980 26
<b>INCOME.</b>				
Cash actually received for fire premiums, . . . . .	£609,184 4 10	\$1,422,153 52	}	\$340,519 70
for interest on mortgages of real estate, . . . . .	- -	- -		- -
for interest and dividends from other sources, . . . . .	39,595 2 5	1,921 26		- -
actually received for rents, . . . . .	- -	- -		- -
from all other sources, . . . . .	- -	- -	- -	- -
Gross Cash Income, . . . . .	£648,779 7 3	\$1,424,074 78	- -	\$340,519 70
Remittances from home office, . . . . .	- -	526,583 97	- -	- -
Total, . . . . .	£648,779 7 3	\$1,950,658 75	- -	\$340,519 70
<b>EXPENDITURES.</b>				
Cash actually paid during the year for fire losses, . . . . .	£345,768 0 10	\$1,267,658 55	}	\$160,268 94
for marine losses, . . . . .	- -	- -		- -
for dividends to stockholders, . . . . .	60,000 0 0	- -		- -
for brokerage and commissions on premiums, . . . . .	89,097 10 10	209,950 21		56,999 84
for salaries and pay of officers and employes, . . . . .	23,302 19 0	44,375 53	- -	- -

[illegible]

<sup>1</sup> See Detailed Statements, page 351, *et seq.*

<sup>2</sup> Not returned.

**\* \* This Company does a fire business only.**

<sup>3</sup> Commenced business in Massachusetts August 12, 1872.

	LIVERPOOL AND LONDON AND GLOBE.		LONDON ASSURANCE.	
	HOME OFFICE, Liverpool.	UNITED STATES BRANCH.	HOME OFFICE, London.	UNITED STATES BRANCH.
<b>CAPITAL STOCK.</b>				
Whole amount of outstanding capital, actually paid up in cash, . . . . .	\$1,958,760 00	- -	£448,275 0 0	- -
Assets.				
Gross present Assets, <sup>1</sup> . . . . .	\$21,234,594 33	\$4,165,290 07	£2,646,885 4 6	\$472,421 63
LIABILITIES.				
Gross present Liabilities, <sup>1</sup> . . . . .	\$17,904,943 23	\$2,873,700 10	£1,543,977 15 2	\$211,293 98
<b>INCOME.</b>				
Cash actually received for fire premiums, . . . . .	\$5,657,971 89	\$3,501,246 41	£126,280 19 3	\$301,636 09
for marine premiums, . . . . .	- -	- -	113,718 15 4	- -
for interest on mortgages of real estate, . . . . .		84,760 57	} }	} }
for interest and dividends from other sources, . . . . .	408,735 41 <sup>2</sup>	70,153 22	109,106 19 11	6,000 00
actually received for rents, . . . . .		33,377 54	- -	549 08
from all other sources, . . . . .	- -	43,562 88 <sup>6</sup>	154,953 14 0 <sup>7</sup>	- -
Gross Cash Income, . . . . .	\$6,066,707 30	\$3,733,100 62	£504,060 8 6	\$308,185 17
Remittances from home office, . . . . .	- -	1,088,631 54	- -	- -
Total, . . . . .	- -	\$4,821,732 16	- -	- -
<b>EXPENDITURES.</b>				
Cash actually paid during the year for fire losses, . . . . .	\$5,893,746 29	\$3,631,538 84	£43,245 6 7	\$98,870 84
for marine losses, . . . . .	- -	- -	78,092 17 6	- -
for dividends to stockholders, . . . . .	588,660 00	- -	98,620 10 0	- -
for brokerage and commissions on premiums, . . . . .	718,683 66	474,934 68	20,857 3 7	36,020 49
for salaries and pay of officers and employees, . . . . .	- -	57,907 03	30,242 14 4	16,102 07

for National taxes and duties, . . . . .	\$49,868 18	\$48,811 67	\$1,556 15	8 <sup>s</sup>	\$2,502 73
for State and local taxes, . . . . .	661,460 79	271,806 64 <sup>3</sup>	—	—	24,267 41
for office, agency and incidental expenses, . . . . .			174,486 15	7 <sup>s</sup>	
Gross Cash Expenditures, . . . . .	\$7,912,418 92	\$4,484,998 86	\$447,102 3	3	\$177,763 54
GENERAL ITEMS.					
Whole amount of fire risks outstanding at end of year, marine risks " . . . . .	\$1,149,282,920 00	\$278,869,431 00			\$30,659,131 27
fire risks written during the year, . . . . .	1,385,330,710 00	429,538,988 00			39,193,037 93
marine risks written during the year, . . . . .	—	—			—
fire premiums charged or receivable thereon, . . . . .	5,828,918 12	3,865,148 80			340,908 05
marine premiums charged or receivable thereon, . . . . .	—	—			—
fire risks terminated during the year, . . . . .	1,277,520,635 00	404,096,874 00			7,789,190 00
marine risks terminated during the year, . . . . .	—	—			—
fire losses incurred during the year, . . . . .	5,893,746 29	3,967,000 00		— <sup>5</sup>	136,793 79
marine losses incurred during the year, . . . . .	—	—			—
notes received during the year for fire risks and not paid, . . . . .	—	—			—
premium deposits received during the year on perpetual fire risks, . . . . .	35,937 33	42,743 42			—
dividends declared to stockholders during the year, . . . . .	588,660 00	—			—
No. of States in which the Co. has agencies established, . . . . .	—	—			—
of agents employed out of its own State, . . . . .	—	—			—
Average annual percentage of dividends on cap. stock, . . . . .	19.65 per cent.	—			—
MASSACHUSETTS BUSINESS.					
Whole amount of fire risks written during the year, . . . . .	—	18,594,974 00		—	7,895,590 50
Premiums received thereon, . . . . .	—	214,232 97		—	101,683 84
Losses paid on risks taken during the year, . . . . .	—	1,199,151 00		—	87,714 03
Losses incurred during the year, . . . . .	—	—		—	115,341 54

<sup>1</sup> See Detailed Statements, page 357, *et seq.*<sup>2</sup> Exclusive of life department.<sup>3</sup> Including \$11,511.55, life expenditures and annuities.<sup>5</sup> Not returned.<sup>6</sup> Exchange, \$20,481.32; life premiums, \$23,081.56. <sup>7</sup> Life premiums, £148,879 9 9; annuities, £5,888 1 5; bonus appropriated to life policies not renewed, £186 2 10.<sup>8</sup> Income tax. <sup>9</sup> Office agency and incidentals, £13,713 8 7; claims under life policies, £103,061 9 2; expenses on account life dept., £57,488 13 5; bad debts, £223 4 5.

	NORTH BRITISH AND MERCANTILE.		QUEEN.	
	HOME OFFICE, Edinburgh.	UNITED STATES BRANCH.	HOME OFFICE, Liverpool.	UNITED STATES BRANCH.
<b>CAPITAL STOCK.</b>				
Whole amount of outstanding capital, actually paid up in cash, . . . . .	£250,000 0 0	- -	£179,800 0 0	- -
<b>ASSETS.</b>				
Gross present Assets, <sup>1</sup> . . . . .	£887,643 8 4	\$1,691,767 39	£573,037 14 2	\$655,077 47
<b>LIABILITIES.</b>				
Gross present Liabilities, <sup>1</sup> . . . . .	£294,953 16 0	\$1,228,757 01	£287,349 8 10	\$301,751 77
<b>INCOME.</b>				
Cash actually received for fire premiums, . . . . .	£660,618 6 2	\$1,747,253 17	£208,509 7 3	\$1,020,757 56
for marine premiums, . . . . .	- -	- -	- -	- -
for interest on mortgages of real estate, . . . . .	47,382 7 2	- -	- -	- -
for interest and dividends from other sources, . . . . .	52 5 0 <sup>7</sup>	- 72,702 04	14,669 8 9	16,235 15
actually received for rents, . . . . .	187,531 10 10 <sup>2</sup>	- 4,383 93 <sup>6</sup>	- 25 8 0 <sup>7</sup>	- -
from all other sources, . . . . .	- -	- -	- -	- -
Gross Cash Income, . . . . .	£895,584 9 2	\$1,824,339 14	£223,204 4 0	\$1,036,992 71
Remittances from home office, . . . . .	- -	298,333 08	- -	541,522 50
Total, . . . . .	£895,584 9 2	\$2,122,672 22	£223,204 4 0	\$1,578,515 21
<b>EXPENDITURES.</b>				
Cash actually paid during the year for fire losses, . . . . .	£645,105 17 6	\$1,530,548 30	£127,502 15 9	\$1,326,294 28
for marine losses, . . . . .	- -	- -	- -	- -
for dividends to stockholders, . . . . .	75,000 0 0	- -	17,980 0 0	- -
for brokerage and commissions on premiums, . . . . .	99,909 16 1	253,385 95	33,647 10 0	148,283 14

for salaries and pay of officers and employes, . . .	£76,245	8	4	£111,064	14	-	-	£33,169	57
for National taxes and duties, . . .	1,156	18	3 <sup>3</sup>	39,206	18	£24,998	2	28,740	29
for State and local taxes, . . .	-	-	-	87,963	31	-	-	40,954	88
for office, agency and incidental expenses, . . .	224,633	4	2 <sup>4</sup>						
Gross Cash Expenditures, . . .	£1,122,051	4	4	£2,022,167	88	£204,128	8	£1,577,442	16
GENERAL ITEMS.									
Whole amount of fire risks outstanding at end of year, . . .				£144,203,841	92	£22,045,040	0	£50,076,326	00
marine risks " . . .				-	-	-	-	-	-
fire risks written during the year, . . .	-	- <sup>5</sup>		199,454,836	51	67,475,750	0	107,595,986	00
marine risks written during the year, . . .				-	-	-	-	-	-
fire premiums charged or receivable thereon, . . .	660,618	6	2	1,910,571	20	255,283	6	1,134,823	11
marine premiums charged or receivable thereon, . . .				-	-	-	-	-	-
fire risks terminated during the year, . . .	-	- <sup>5</sup>		171,027,780	59	55,267,023	0	85,127,174	00
marine risks terminated during the year, . . .				-	-	-	-	-	-
fire losses incurred during the year, . . .	645,105	17	6	1,685,490	25	127,502	15	1,367,622	00
marine losses incurred during the year, . . .				-	-	-	-	-	-
notes received during the year for fire risks and not paid, . . .	-	- <sup>5</sup>		-	-	-	-	-	-
premium deposits received during the year on perpetual fire risks, . . .				-	-	958	8	-	-
dividends declared to stockholders during the year, . . .	75,000	0	0	-	-	17,980	0	-	-
No. of States in which the Co. has agencies established, . . .				-	-	-	-	-	-
of agents employed out of its own State, . . .	-	- <sup>5</sup>		-	-	-	-	-	-
Average annual percentage of dividends on cap. stock, . . .				-	-	5½ per cent.		-	-
MASSACHUSETTS BUSINESS.									
Whole amount of fire risks written during the year, . . .	-	-		21,284,052	00	-	-	-	-
Premiums received thereon, . . .	-	-		253,407	62	-	-	-	-
Losses paid on risks taken during the year, . . .	-	-		704,029	32	-	-	-	-
Losses incurred during the year, . . .	-	-		828,916	85	-	-	797,915	04

<sup>1</sup> See Detailed Statements, page 363, *et seq.* <sup>2</sup> Profit on investments, £2,471 15 2; 1870 premium suspense account now brought into account, £185,059 15 8.

<sup>3</sup> Income tax.

<sup>4</sup> Voted to chairman of London board, £2,000; bad debts, £2,427 2 2; amount required to re-insure all outstanding risks, £220,206 2 0.

<sup>5</sup> Not returned.

<sup>7</sup> Transfer fees.

	ROYAL.		AGGREGATE.
	HOME OFFICE. Liverpool.	UNITED STATES BRANCH.	
CAPITAL STOCK.			
Whole amount of outstanding capital, actually paid up in cash,	£289,095 0 0	— —	\$13,435,310 00
ASSETS.			
Gross present Assets, <sup>1</sup>	£2,295,428 0 11	\$1,345,286 03	\$66,543,011 40
LIABILITIES.			
Gross present Liabilities, <sup>1</sup>	£1,684,186 11 7	\$1,398,781 45	\$51,946,790 20
INCOME.			
Cash actually received for fire premiums,	£697,261 12 11	\$2,208,880 67	\$29,717,167 93
for marine premiums,	— —	— —	1,659,860 00
for interest on mortgages of real estate,	} } }	— —	} }
for interest and dividends from other sources,		— —	
actually received for rents,		29,220 19 5	
from all other sources,		1,571 6 6	
Gross Cash Income,	£728,053 18 10	\$2,208,880 67	\$35,242,830 31
Remittances from home office,	— —	— —	2,725,037 76
Total,	£728,053 18 10	\$2,208,880 67	\$37,967,868 07
EXPENDITURES.			
Cash actually paid during the year for fire losses,	£384,060 8 5	\$1,915,968 94	\$24,746,135 00
for marine losses,	— —	— —	1,121,460 00
for dividends to stockholders,	33,727 15 0	— —	2,184,670 00
for brokerage and commissions on premiums,	85,462 8 3	459,492 59	4,344,072 95
for salaries and pay of officers and employes,	38,419 16 6	— —	1,331,540 53





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# INSURANCE COMPANIES

OF OTHER STATES AND FOREIGN COUNTRIES,

(EXCEPTING LIFE AND ACCIDENT COMPANIES,)

AUTHORIZED TO DO BUSINESS IN MASSACHUSETTS, WITH THE AGENTS  
ACTING FOR THE SAME, AND THE AMOUNT OF BUSINESS  
DONE AND TAX PAID BY EACH, FOR THE  
YEAR ENDING OCTOBER 31, 1872.

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EVERY AGENT OR SUB-AGENT of any Insurance Company not incorporated in this Commonwealth, is required by law to procure from the Insurance Commissioner a CERTIFICATE OF AUTHORITY for each Company for which he proposes to act. The Certificate specifies the name of the Agent or Sub-Agent, and also the name of the Company for which he is authorized to act. It expires, and must be renewed, on the first day of April in each year.

To guard against the impositions of fraudulent Companies and dishonest agents, the Commissioner deems it his duty to advise that parties solicited to insure in any Company not chartered in this State, should decline to deal, with any person not holding the Commissioner's Certificate of Authority, or to insure in any Company not named in the Certificate.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
ÆTNA, . . . . Hartford, Conn.,		Mercer & Goodrich,	Boston, .	\$5,580,457 00	\$54,916 33	\$1,098 33
		F. P. Howland & Sons,	Abington, .	98,265 00	851 90	17 04
		H. B. & N. H. Hunt,	Athol Depot,	376,651 00	5,937 39	118 75
		John M. Daggett,	Attleborough,	262,086 00	2,984 33	59 69
		Easton & Milne,	Fall River,	199,895 00	2,677 12	53 54
		Coleman S. Adams,	Framingham,	190,425 00	2,491 12	49 82
		Upton & Willis,	Fitchburg,	226,563 00	3,501 45	70 03
		Sam'l A. Stacy & Son,	Gloucester,	467,775 00	4,741 52	94 83
		Samuel J. Lyons,	Greenfield,	484,541 67	5,198 85	103 98
		Walter Goodell,	Haverhill,	422,300 00	3,372 37	67 45
		Walter S. Goodell,	Haverhill,	132,100 00	1,247 98	24 96
		Asa Allen,	Holliston,	78,865 00	948 06	18 96
		R. B. Johnson,	Holyoke,	389,963 34	4,681 62	93 63
		Henry C. Church,	Lowell,	756,588 17	10,652 73	213 05
		D. S. Swan & Son,	Lawrence,	684,026 00	6,962 81	139 25
		Charles Merrill,	Malden,	207,625 00	3,126 65	62 53
		E. C. Whitney,	Marlborough,	114,800 00	1,511 00	30 22
		Milton M. Fisher,	Medway,	157,375 00	2,479 08	49 58
		George Jennings,	Wellesley,	495,545 00	5,757 30	115 15

ÆTNA (continued), . .	Hartford, Conn.,	Northampton, .	\$170,150 00	\$1,837 63	\$36 75
		Newburyport, .	528,444 00	5,595 81	111 92
		North Adams, .	112,800 00	1,296 31	25 93
		New Bedford, .	364,193 00	5,344 12	106 88
		Plymouth, .	235,455 00	2,535 60	50 71
		Pittsfield, .	568,203 00	6,642 44	132 85
		Provincetown, .	92,150 00	985 76	19 72
		Stockbridge, .	157,637 50	2,169 22	43 38
		Salem, .	843,235 33	10,329 67	206 60
		Sheffield, .	101,675 00	1,225 04	24 50
		Southbridge, .	121,137 49	1,229 52	24 59
		Taunton, .	635,226 00	6,630 90	132 62
		Woburn, .	203,340 00	3,277 80	65 56
		Worcester, .	1,526,700 00	20,809 44	416 19
		South Adams, .	152,417 00	1,932 70	38 65
		Springfield, .	2,053,391 33	22,790 39	455 81
		Monson, .	114,775 00	1,605 00	32 10
		N. Bridgewater, .	234,300 00	2,968 90	59 37
		Lynn, .	654,437 00	9,486 19	189 72
		Hudson, .	53,350 00	724 81	14 50
		Milford, .	258,652 00	3,117 37	62 35
		N. Brookfield, .	212,845 00	2,787 87	55 76
		Ayer, .	17,150 00	189 75	3 79
		Westfield, .	302,235 00	3,280 50	65 61
		Hyde Park, .	379,800 00	2,427 33	48 54
		Clinton, <sup>2</sup> .	-	-	-
		Ware, <sup>2</sup> .	-	-	-
		Watertown, <sup>2</sup> .	-	-	-
		Holbrook, <sup>2</sup> .	-	-	-
		Hopkinton, <sup>2</sup> .	-	-	-

<sup>1</sup> Deceased.

<sup>2</sup> Agency established since November 1, 1872.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
ÆTNA (continued), . .	Hartford, Conn.,	James O. Parker, .	Methuen, <sup>1</sup> .	—	—	—
		James F. C. Hyde, .	Newton, <sup>1</sup> .	—	—	—
		Abram C. Paul, .	Stoughton, <sup>1</sup> .	—	—	—
ÆTNA, . . . .	New York, .	Jordan, Lovett & Co., .	Boston, .	\$21,419,544 83	\$245,259 68	\$4,905 19
		Ellison, Hollis & Co., .	Boston, .	\$622,793 00	\$6,962 00	\$139 24
		A. W. Chapin & Co., .	Boston, .	\$185,336 00	\$1,780 59	\$35 61
ALEMANNIA FIRE, . .	Cleveland, O., .	Silsbee & Pickford, .	Springfield, .	— <sup>4</sup>	15 40	31
		F. C. Currier, .	Lynn, .	26,750 00	800 38	16 01
		York & Edwards, .	Fitchburg, .	9,025 00	269 75	5 39
		Thomas P. Gentlee, .	Lowell, .	14,860 00	273 90	5 48
		S. A. Macintire, .	Manchester, .	16,000 00	217 25	4 35
		J. C. Brainerd, .	Salem, .	24,000 00	407 75	8 15
		L. C. Parks, .	Warren, .	27,724 00	429 76	8 59
		E. D. & C. F. Whitaker, .	Worcester, .	— <sup>4</sup>	209 00	4 18
		S. A. Howland, .	North Adams, .	24,750 00	451 52	9 03
		Chapin & Lee, .	Worcester, <sup>2</sup> .	17,875 00	—	—
			Springfield, <sup>3</sup> .		283 77	5 67
ALPS, . . . .	Erie, Pa., .	Ellison, Hollis & Co., .	Boston, .	\$346,320 00	\$5,139 07	\$102 78
		Festus C. Currier, .	Fitchburg, .	\$200,127 00	\$2,314 94	\$46 30
		Sam'l D. Howland, .	Fall River, .	5,000 00	157 50	3 15
		Silsbee & Pickford, .	Lynn, .	28,840 00	357 60	7 15
		York & Edwards, .	Lowell, .	37,000 00	884 90	17 70
				13,810 00	280 24	5 60

ALPS (continued), . . . Cleveland, O., . . .	Thomas P. Gentlee, . . .	Manchester, . . .	\$15,300 00	\$226 00	\$4 52
	Lafayette Clapp, . . .	Easthampton, . . .	7,500 00	82 50	1 65
	W. A. Fuller, . . .	Springfield, . . .	12,750 00	208 75	4 17
	Turner, Walker & Co., . . .	Northampton, . . .	8,000 00	85 92	1 72
	Ladd Brothers, . . .	Springfield, . . .	55,500 00	618 17	12 37
	E. D. & C. F. Whitaker, . . .	North Adams, . . .	34,155 00	558 47	11 16
	H. S. Bacon, . . .	Milford, . . .	350 00	8 75	17
	Thomas M. James, . . .	New Bedford, <sup>2</sup> . . .	-	-	-
	S. A. Howland, . . .	Worcester, <sup>2</sup> . . .	-	-	-
	R. W. Parks, . . .	Russell, <sup>2</sup> . . .	-	-	-
AMAZON, . . . . . Cincinnati, O., . . .	Elisha M. Phillips, . . .	Southbridge, <sup>2</sup> . . .	-	-	-
	Isaac C. Howland, . . .	Abington, <sup>2</sup> . . .	-	-	-
	Edwin S. Merrill, . . .	Winchendon, <sup>2</sup> . . .	-	-	-
	J. N. Dunham & Co., . . .	Pittsfield, <sup>2</sup> . . .	-	-	-
	Loren C. Parks, . . .	Worcester, . . .	- <sup>5</sup>	356 00	10 68
	Stearns Brothers, . . .	Boston, . . .	\$418,332 00	\$6,139 44	\$126 35
	Franklin S. Phelps, . . .	Boston, . . .	\$468,727 00	\$8,891 96	\$177 84
	Williams & Nims, . . .	Greenfield, . . .	876,650 00	17,533 85	350 68
	Turner, Walker & Co., . . .	Northampton, . . .	13,000 00	186 00	3 72
	A. C. Chadwick, . . .	Lawrence, . . .	48,250 00	489 18	9 78
	James Cook, . . .	Lowell, . . .	44,100 00	1,392 61	27 85
	Kimball & Tolman, . . .	Lynn, . . .	38,425 00	646 32	12 93
	Leander Holbrook, . . .	Milford, . . .	50,325 00	587 90	11 76
	Thomas M. James, . . .	New Bedford, <sup>6</sup> . . .	15,500 00	86 25	1 72
	William P. Porter, . . .	North Adams, . . .	30,750 00	489 77	9 80
	Gilmore & Francis, . . .	Pittsfield, . . .	17,500 00	218 75	4 37
	Henry A. Smith, . . .	Stoneham, . . .	61,613 12	1,120 94	22 41
			11,181 25	147 62	2 95

<sup>1</sup> Issued since Nov. 1, 1872.

<sup>2</sup> Established since Nov. 1, 1872.

<sup>3</sup> Firm dissolved May, 1872.

<sup>4</sup> Not returned.

<sup>5</sup> Amount not returned.

<sup>6</sup> Agency closed.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
AMAZON (continued),	Cincinnati, O.,	S. C. Warriner,	Springfield,	\$97,845 00	\$1,784 53	\$35 69
		John H. Derby,	Salem,	81,600 00	865 10	17 30
		B. L. Wood,	Taunton,	43,050 00	948 64	18 97
		Kimball P. Rawson,	Worcester, <sup>1</sup>	—	—	—
		William Lincoln & Co.,	Warren,	60,377 00	1,775 84	35 52
		William H. Foote,	Westfield,	40,200 00	442 00	8 84
		William S. Greene,	Fall River,	36,950 00	349 20	6 98
		Silas Holman,	Fitchburg,	17,700 00	390 75	7 81
		E. P. Howland,	Worcester, <sup>2</sup>	—	—	—
		Charles Almy,	New Bedford, <sup>2</sup>	—	—	—
AMERICAN CENTRAL,	St. Louis, Mo., <sup>3</sup>	W. B. Hastings,	Cambridge, <sup>2</sup>	—	—	—
		E. D. & C. F. Whitaker,	North Adams, <sup>2</sup>	—	—	—
				\$2,053,743 37	\$38,347 21	\$766 95
AMERICAN EXCHANGE,	New York, <sup>4</sup>	George O. Carpenter,	Boston,	—	—	—
		H. K. Merrifield,	Worcester,	—	—	—
		Benj. F. Brown,	Charlestown,	—	—	—
AMERICAN FIRE,	Philadelphia, Pa.,	Henry R. Dalton,	Boston,	\$78,500 00	\$293 01	\$5 86
		Foster & Cole,	Boston,	\$2,443,817 00	\$16,970 95	\$339 42
		S. D. Howland,	Fall River,	159,315 00	1,932 66	38 65
		Jones Frankle,	Haverhill,	102,350 00	997 33	19 95
		Frankle & Jenness,	Haverhill,	24,740 00	228 35	4 57
		E. B. Currier,	Lawrence,	82,016 66	900 47	18 01
		E. D. & C. F. Whitaker,	North Adams,	69,375 00	769 63	15 39
		H. Van Campen,	New Bedford,	79,550 00	1,233 63	24 67

AMERICAN FIRE (con.), . . . . . Philadelphia, Pa., . . . . .	Samuel E. Howe, . . . . .	Pittsfield, . . . . .	\$74,300 00	\$1,076 72	\$21 53
	John T. Hall, . . . . .	Plymouth, . . . . .	22,950 00	302 12	6 04
	Thomas H. Johnson, . . . . .	Salem, . . . . .	67,900 00	634 75	12 70
	J. C. Brainard, . . . . .	Warren, . . . . .	25,650 00	271 98	5 44
	Waldo Johnson, . . . . .	Webster, . . . . .	20,800 00	153 75	3 07
	S. H. Colton, . . . . .	Worcester, . . . . .	124,680 00	1,424 00	28 48
	B. F. Carter & Co., . . . . .	Newburyport, . . . . .	5,100 00	31 54	63
	J. P. Washburn, . . . . .	Barnstable, . . . . .	5,200 00	83 25	1 66
	Jas. M. Porter & Co., . . . . .	Springfield, . . . . .	197,383 00	2,215 64	44 31
	Andrew L. Bush, . . . . .	Westfield, . . . . .	15,650 00	183 62	3 67
	Alfred Laws, . . . . .	N. Bridgewater, . . . . .	45,025 00	443 80	8 88
	George G. Parker, . . . . .	Milford, . . . . .	44,850 00	559 35	11 19
	Silas Holman, . . . . .	Fitchburg, . . . . .	26,870 00	343 08	6 86
	James M. Cushman, . . . . .	Taunton, . . . . .	22,800 00	454 37	9 09
	H. C. Joyner, . . . . .	Gt. Barrington, . . . . .	14,150 00	201 91	4 03
	Peck & Pierce, . . . . .	Northampton, . . . . .	136,300 00	1,388 91	27 78
	James Cook, . . . . .	Lowell, . . . . .	34,850 00	469 50	9 39
	Hunt & Elliott, <sup>5</sup> . . . . .	Lowell, . . . . .	-	-	-
	Joseph A. Smart, <sup>5</sup> . . . . .	Andover, . . . . .	-	-	-
ANDES, . . . . . Cincinnati, O., <sup>6</sup> . . . . .	Franklin S. Phelps, . . . . .	Boston, . . . . .	\$845,516 00	\$17,945 70	\$358 91
	Ellison, Hollis & Co., . . . . .	Boston, <sup>7</sup> . . . . .	490,080 00	8,397 19	167 94
	F. P. Howland & Sons, . . . . .	Abington, . . . . .	22,200 00	129 50	2 59
	George E. Underwood, . . . . .	Ayer, . . . . .	2,800 00	94 65	1 89
	Edward A. Thomas, . . . . .	Amherst, . . . . .	5,400 00	162 00	3 24
	George S. Duell, . . . . .	Brookfield, <sup>8</sup> . . . . .	-	-	-
	Samuel Porter, . . . . .	Beverly, . . . . .	11,100 00	67 66	1 35

<sup>1</sup> Made no return.

<sup>2</sup> Established since Nov. 1, 1872.

<sup>3</sup> Admitted to the State Nov. 22, 1872.

<sup>4</sup> Withdrawn from the State.

<sup>5</sup> Established since Nov. 1, 1872.

<sup>6</sup> Withdrawn from the State Nov. 8, 1872.

<sup>7</sup> Agency closed July 1, 1872.

<sup>8</sup> No business done.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
ANDES (continued),	Cincinnati, O.,	J. P. Washburn,	Barnstable,	\$3,100 00	\$58 50	\$1 17
		James F. Davis,	Barre,	4,000 00	32 50	65
		Luther White, <sup>1</sup>	Chicopee, <sup>1</sup>	-	-	-
		W. B. Hastings,	Cambridge,	126,500 00	312 20	6 24
		Fred. C. Brown,	Cheshire,	2,200 00	33 00	66
		Otis Merriam & Son,	Chelsea,	33,700 00	388 95	7 78
		Joseph Sherman,	E. Weymouth, <sup>1</sup>	-	-	-
		M. F. Plimpton,	Fitchburg,	14,254 00	594 24	11 88
		C. C. Dillingham,	Fall River,	7,000 00	85 00	1 70
		H. A. Buddington,	Greenfield, <sup>5</sup>	-	-	-
		H. C. Joyner,	Gt. Barrington,	2,750 00	45 00	90
		Chas. M. Chapin,	Hyde Park,	3,800 00	5 70	11
		Walter Goodell,	Haverhill, <sup>3</sup>	34,200 00	341 75	6 83
		A. H. Woodbury,	Hopkinton,	4,000 00	137 50	2 75
		Porter Underwood,	Holyoke,	5,000 00	28 50	57
		E. B. Currier,	Lawrence,	64,770 00	712 57	14 26
		Hunt & Elliott,	Lowell,	34,400 00	745 25	14 90
		William H. Gerrish,	Lynn,	85,150 00	1,171 00	23 42
		Thomas P. Gentlee,	Manchester,	34,300 00	292 01	5 84
		William Barnes,	Marlboro',	3,200 00	58 50	1 17
		Isaac N. Damon,	Lexington,	13,500 00	222 50	4 45
		Thos. C. Collins,	Middleboro',	18,287 00	144 28	2 88
		James O. Parker,	Methuen,	16,250 00	191 25	3 82
		E. P. Hollis,	Natick,	2,500 00	15 64	31
		Charles Almy,	New Bedford,	69,100 00	1,063 88	21 28
		Piper & Sawyer,	Newburyport,	80,350 00	425 46	8 51
		Turner, Walker & Co.,	Northampton,	65,037 50	949 10	18 98
		William P. Porter,	No. Adams,	15,000 00	283 28	5 66

ANDES (continued),	Cincinnati, O.,	{	Gilmore & Francis,	Pittsfield, .	\$132,490 06	\$2,233 97	\$44 68
			R. W. Parks, .	Russell, .	5,000 00	150 00	3 00
		{	Amos Hill,	Stoneham, <sup>1</sup>	—	—	—
			William Archer,	Salem,	11,100 00	230 50	4 61
			Abram C. Paul,	Stoughton,	8,400 00	86 50	1 73
			Aaron Merrill,	Salisbury, .	14,500 00	271 25	5 42
			S. C. Warriner,	Springfield,	209,311 75	2,140 05	42 80
			Jos. P. Hayden,	Wareham,	21,500 00	406 25	8 12
			R. B. Robinson,	Westfield, .	30,550 00	399 10	7 98
			J. C. Brainard,	Warren, .	30,080 00	736 40	14 73
			James H. Prince,	Winchester,	101,220 00	2,486 37	49 73
			Sparrow Horton,	Woburn, .	2,150 00	64 50	1 39
			E. S. Merrill, .	Winchendon,	15,324 00	143 43	2 87
			Daniel F. Viles,	Waltham, .	27,550 00	545 25	10 90
			Zeno A. Appleton,	Rockport, .	5,600 00	95 50	1 91
			L. C. Parks, .	Worcester,	27,737 00	659 30	13 19
			S. R. Barton, .	Webster, .	44,287 00	807 36	16 15
			George W. Norris,	Ashland, .	12,400 00	112 82	2 25
			Leland & Thomas,	Amherst, <sup>4</sup>	1,000 00	25 00	50
			H. S. Bacon, .	Milford, .	2,900 00	16 46	33
			D. H. Bemis, .	Clinton,	2,000 00	63 00	1 26
					{	Georgetown, <sup>1</sup>	—
Chas. E. Jewett,	Sheffield, .	8,500 00				113 75	2 28
		{	Henry Dutcher,	Uxbridge,	9,000 00	242 50	4 85
			John Adams, .	—	—	—	—
	New York,	{	Ellison, Hollis & Co.,	\$2,842,044 31	\$47,163 12	\$943 27	
			Samuel E. Howe, .	—	—	—	—
ARCTIC FIRE, . . . . .		{	Wm. H. Whitcomb,	\$34,860 00	\$504 65	\$10 09	
			—	557,125 50	4,125 14	82 50	

<sup>1</sup> No business done.<sup>3</sup> Deceased.<sup>4</sup> Firm dissolved.<sup>5</sup> No return.<sup>6</sup> Agency discontinued.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
ARCTIC FIRE (con.),	New York,	A. W. Chapin & Co., Chapin & Lee, Fitch & Thompson,	Springfield, Springfield, <sup>1</sup> Worcester, <sup>2</sup>	\$81,600 00 32,820 84 —	\$1,022 20 373 97 —	\$20 44 7 48 —
ARMENIA, <sup>3</sup>	Pittsburg, Pa.,	Cartwright and Swords,	Boston,	\$706,406 34 —	\$6,025 96 —	\$120 51 —
ATLANTIC,	Brooklyn, N. Y.,	Horace V. Freeman, James M. Porter & Co., E. P. Howland, Thomas M. James, R. B. Robinson, J. A. Remington, B. L. Wood,	Boston, Springfield, Worcester, New Bedford, Westfield, Fall River, Taunton,	\$343,859 00 21,625 00 103,815 00 25,000 00 2,500 00 25,500 00 17,185 00	\$4,108 81 525 00 1,188 06 311 75 33 75 338 75 278 34	\$82 18 10 50 23 76 6 23 67 6 78 5 57
ATLANTIC,	Providence, R. I.,	Hammond Vinton, William F. Johnson, Ladd Bros., C. S. Nichols & Co., Joseph S. Tillinghast, S. A. Williams, Loren C. Parks,	Boston, Lynn, Springfield, Salem, New Bedford, Taunton, Worcester,	\$539,484 00 \$591,950 00 40,165 00 47,500 00 65,598 00 26,200 00 49,479 00 15,325 00	\$6,784 46 \$3,513 00 782 06 657 22 1,033 38 467 50 645 71 197 88	\$135 69 \$70 26 15 64 13 14 20 67 9 35 12 91 3 96
				\$836,217 00	\$7,296 75	\$145 93

ATLANTIC MUTUAL, . . .	New York, . .	G. Winthrop Coffin, . .	Boston, . .	— <sup>4</sup>	\$343,842 49	\$6,876 86
BANGOR, . . . . .	Bangor, Me.,	Jordan & Lovett, . .	Boston, . .	\$509,936 00	\$6,655 50	\$133 11
		George W. W. Gray, . .	Springfield, . .	8,500 00	87 50	1 75
		W. B. Hastings, . .	Cambridge, <sup>5</sup> . .	—	—	—
		George P. Field, . .	Worcester, <sup>5</sup> . .	—	—	—
		John K. Norwood, . .	Lawrence, <sup>5</sup> . .	—	—	—
BREWERS', . . . . .	Milwaukee, Wis.,	James M. Cushman, . .	Taunton, <sup>5</sup> . .	—	—	—
		D. R. Wallace, . .	Lowell, <sup>5</sup> . .	—	—	—
		R. B. Fuller, . .	Boston, <sup>5</sup> . .	—	—	—
BREWERS' & MALSTERS', . .	New York, . .	Franklin S. Phelps, . .	Boston, . .	\$518,436 00	\$6,743 00	\$134 86
		Wm. Lincoln & Co., . .	Warren, . .	\$417,855 00	\$5,210 57	\$104 21
		F. A. Judd, . .	Springfield, . .	25,277 00	472 02	9 44
BLACK RIVER, . . . . .	Watertown, N.Y.,	Stearns Bros, . .	Boston, . .	21,300 00	297 37	5 95
		Jas. Goodman & Co., . .	Boston, . .	\$464,432 00	\$5,979 96	\$119 60
		J. A. Remington, . .	Fall River, . .	\$891,540 00	\$7,771 02	\$155 42
		J. N. Dunham & Co., . .	Pittsfield, . .	\$227,021 00	\$2,712 33	\$54 25
		J. M. Porter & Co., . .	Springfield, . .	31,500 00	493 75	9 88
		R. B. Robinson, . .	Westfield, . .	75,892 25	1,226 05	24 52
		S. A. Howland, . .	Worcester, . .	25,000 00	333 75	6 67
		B. L. Wood, . .	Taunton, . .	10,900 00	243 75	4 87
		Thomas M. James, . .	New Bedford, . .	46,027 <sup>5</sup> 00	582 73	11 65
		Silas Holman, . .	Fitchburg, . .	23,430 00	660 35	13 21
				17,500 00	383 75	7 67
				16,000 00	310 87	6 22

<sup>1</sup> Firm dissolved, May, 1872.

<sup>2</sup> Established since November 1, 1872.

<sup>3</sup> Admitted February, 1873.

<sup>4</sup> Not returned.

<sup>5</sup> Agency established since November 1, 1872.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
BLACK RIVER (con.),	Watertown, N. Y.,	A. C. Chadwick, F. M. Putnam, Holmes & Gilmore, Peck & Pierce, Henry S. Bacon, Hunt & Elliott, George A. Washburn, Arnold G. Potter,	Lawrence, Lynn, Springfield, Northampton, Milford, <sup>1</sup> Lowell, <sup>1</sup> Worcester, <sup>1</sup> Adams, <sup>1</sup>	\$5,333 00 15,875 00 56,450 00 6,000 00 — — — —	\$198 33 292 50 932 75 161 25 — — — —	\$3 97 5 85 18 65 3 22 — — — —
BUFFALO GERMAN, <sup>2</sup>	Buffalo, N. Y.,	Cartwright & Swords,	Boston,	\$556,928 25 —	\$8,532 16 —	\$170 63 —
CAPITAL CITY,	Albany, N. Y.,	Horace V. Freeman, A. B. Root, S. A. Howland,	Boston, Pittsfield, <sup>1</sup> Worcester, <sup>1</sup>	\$14,525 00 — —	\$97 00 — —	\$1 94 — —
CITIZENS', <sup>3</sup>	Newark, N. J.,	Franklin S. Phelps, W. A. Fuller,	Boston, Springfield,	\$14,525 00 —	\$97 00 —	\$1 94 —
CITIZENS',	New York,	Ellison, Hollis & Co., Wm. Lincoln & Co., A. W. Chapin & Co., Chapin & Lee, <sup>4</sup>	Boston, Warren, Springfield, Springfield,	\$1,668,696 67 56,356 00 91,750 00 7,770 84	\$11,419 31 820 38 1,281 12 175 38	\$238 39 16 41 25 62 3 51
				\$1,824,573 51	\$13,696 19	\$273 93

CITY FIRE,	New York,	Wm. A. Beattie,	Boston,	\$371,475 00	\$1,494 67	\$29 89
CITY,	Providence, R. I.,	John W. Porter,	Boston,	\$202,033 00	\$4,319 50	\$86 39
		Thomas P. Gentlee,	Manchester,	22,825 00	356 63	7 13
		A. C. Chadwick,	Lawrence,	36,784 00	677 12	13 54
		J. C. Brainard,	Warren,	44,612 00	697 25	13 94
		Thomas M. James,	New Bedford,	16,486 00	164 05	3 28
		Augustine Burt,	Springfield,	7,000 00	72 26	1 45
		Sam'l H. Colton,	Worcester, <sup>5</sup>	-	-	-
		F. C. Currier,	Fitchburg, <sup>1</sup>	-	-	-
		Hunt & Elliott,	Lowell, <sup>1</sup>	-	-	-
		Kelley & Hinckley,	Taunton, <sup>1</sup>	-	-	-
CLINTON, <sup>6</sup> ,	New York,	Darius Young,	Newton, <sup>1</sup>	-	-	-
		Randolph E. Ladd,	Springfield, <sup>1</sup>	-	-	-
		John P. Slade,	Fall River, <sup>1</sup>	-	-	-
		Chas. H. Frothingham,	Boston,	\$329,740 00	\$6,286 81	\$125 74
		Stearns Bros.,	Boston,	\$1,086,601 00	\$9,924 00	\$198 48
COLUMBIA FIRE,	New York,	W. A. Fuller,	Springfield,	46,000 00	828 11	16 56
		S. C. Warriner,	Springfield,	81,985 50	1,100 09	22 00
		Dana K. Fitch,	Worcester, <sup>1</sup>	-	-	-
COMMERCE FIRE,	New York,	T. Frank Reed,	Boston,	\$1,214,586 50	\$11,852 20	\$237 04
				\$990,406 00	\$9,675 66	\$193 51

<sup>1</sup> Established since November 1, 1872. <sup>2</sup> Admitted May 1, 1873. <sup>3</sup> Admitted April 16, 1873.  
<sup>4</sup> Firm dissolved May, 1872. <sup>5</sup> No business. <sup>6</sup> Admitted December 17, 1872.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
COMMERCE,	Albany, N. Y.,.	William B. Sears,	Boston,	\$526,260 00	\$7,154 70	\$143 09
		Morton Eddy,	Fall River,	148,750 00	1,788 01	35 76
		R. B. Johnson,	Holyoke,	84,700 00	1,128 38	22 57
		Henry C. Church,	Lowell,	96,014 16	1,277 09	25 54
		William F. Johnson,	Lynn,	129,091 67	1,462 42	29 25
		James H. Stannard,	Lawrence,	50,175 00	573 51	11 47
		Walter Goodell,	Haverhill,	23,350 00	266 25	5 32
		Walter S. Goodell,	Haverhill,	12,850 00	149 75	2 99
		William P. Porter,	North Adams,	35,000 00	447 89	8 96
		John H. Derby,	Salem,	178,110 00	2,742 36	54 85
		Joseph C. Pynchon,	Springfield,	186,148 00	2,417 94	48 36
		Stephen H. Rhodes,	Taunton, <sup>2</sup> ,	17,450 00	257 00	5 14
		Andrew S. Briggs,	Taunton,	20,050 00	357 75	7 15
COMMERCIAL FIRE, <sup>3</sup>	New York,	Fitch & Thompson,	Worcester,	247,909 00	3,319 03	66 38
	New York,	F. L. Gilman,	New Bedford,	102,100 00	1,183 80	23 67
COMMERCIAL MUTUAL, <sup>4</sup>	New York,	Henry R. Dalton,	Boston,	\$1,857,957 83	\$24,525 88	\$490 52
	New York,	-	-	\$1,073,932 00	\$3,977 14	\$79 54
COMMERCIAL UNION,	London, Eng.,	Charles W. Sproat,	Boston,	\$1,419,548 50	\$16,954 67	\$515 73
		John H. Derby,	Salem,	59,750 00	886 88	21 24
		S. A. Howland,	Worcester,	44,667 00	722 92	28 92
		E. D. Whitaker,	N. Adams,	38,750 00	721 41	22 68
		Gilmore & Francis,	Pittsfield,	86,883 00	1,206 19	24 12
		A. C. Chadwick,	Lawrence,	59,950 00	838 32	33 53

COMMER'L UNION (con.), London, Eng.,	Silsbee & Pickford, .	Lynn, .	\$67,400 00	\$1,244 75	\$37 51
	H. Van Campen, .	New Bedford, .	33,800 00	655 33	19 76
	Ladd Bros., .	Springfield, .	193,000 00	2,473 73	82 57
	Frankle & Jenness, .	Haverhill, .	11,750 00	132 75	2 65
	Hunt & Elliott, .	Lowell, <sup>5</sup> .	-	-	-
	S. A. Williams, .	Taunton, <sup>5</sup> .	-	-	-
	John T. Hall, .	Plymouth, <sup>5</sup> .	-	-	-
	Peck & Pierce, .	Northampton, <sup>5</sup> .	-	-	-
	Henry Allison, .	Fitchburg, <sup>5</sup> .	-	-	-
	J. C. Chaffee, .	Lee, <sup>5</sup> .	-	-	-
			\$2,015,298 50	\$25,836 95	\$788 71
CONNECTICUT FIRE, Hartford, Conn.,	Horace E. Darling, .	Boston, .	\$895,373 00	\$3,844 19	\$76 88
	Benj. F. Brown, .	Charlestown, .	20,675 00	393 49	7 87
	Luther White, .	Chicopee, .	13,800 00	146 87	2 94
	Lafayette Clapp, .	Easthampton, .	35,250 00	205 19	4 10
	William S. Greene, .	Fall River, .	85,750 00	1,077 58	21 55
	M. F. Plimpton, .	Fitchburg, .	9,325 00	126 94	2 54
	H. A. Buddington, .	Greenfield, .	13,500 00	172 50	3 45
	Walter Goodell, <sup>1</sup> .	Haverhill, .	7,700 00	85 50	1 71
	Jones Frankle, .	Haverhill, .	5,750 00	80 75	1 61
	Frankle & Jenness, .	Haverhill, .	11,075 00	104 37	2 09
	R. B. Johnson, .	Holyoke, .	27,250 00	285 33	5 71
	Hunt & Elliott, .	Lowell, .	31,333 33	308 85	6 18
	James H. Stannard, .	Lawrence, .	42,800 00	456 43	9 13
	William F. Johnson, .	Lynn, .	144,446 67	1,765 51	35 31
	Joseph S. Tillinghast, .	New Bedford, .	28,700 00	274 40	5 49
	Peck & Pierce, .	Northampton, .	42,525 00	380 21	7 60
			-	-	-
			\$2,015,298 50	\$25,836 95	\$788 71

<sup>1</sup> Deceased.

<sup>2</sup> Resigned June 15, 1872.

<sup>3</sup> Withdrew from the State Jan. 14, 1873.

<sup>4</sup> Withdrew from the State Feb. 12, 1873.

<sup>5</sup> Agency established since November 1, 1872.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.	
CONNECTICUT FIRE (con.), Hartford, Conn.,	{	Thomas S. Jewett, .	Salem, .	\$10,725 00	\$130 01	\$2 60	
		Clark Bennett, .	Somerville, .	10,825 00	109 63	2 19	
		Henry Dutcher, .	Sheffield, .	4,500 00	36 75	73	
		Gilmore & Francis, .	Pittsfield, .	4,000 00	21 88	44	
		E. B. Stoddard, .	Worcester, <sup>1</sup> .	-	-	-	-
		Leonard & Lyman, .	Westfield, .	13,400 00	132 47	2 65	
		James M. Porter & Co., .	Springfield, .	84,055 00	414 79	8 29	
		I. J. Brown, .	Boston, <sup>2</sup> .	-	-	-	-
		Thos. G. Sandland, .	N. Attleboro', .	9,450 00	117 18	2 34	
		George A. Washburn, .	Worcester, .	111,750 00	1,356 12	27 12	
		George A. Litchfield, .	Winchendon, .	3,500 00	66 25	1 32	
		H. M. Coney, .	Ware, .	6,900 00	70 76	1 41	
		R. W. Parks, .	Russell, .	7,873 00	101 50	2 03	
		George B. Faunce, .	Boston, <sup>2</sup> .	-	-	-	-
		Bugbee & Mack, .	Lawrence, <sup>2</sup> .	-	-	-	-
		James Townsend, .	E. Boston, <sup>2</sup> .	-	-	-	-
		Chas. S. Nichols & Co., .	Salem, <sup>2</sup> .	-	-	-	-
		S. P. Marsh, .	Chelsea, <sup>2</sup> .	-	-	-	-
		Daniel F. Viles, .	Waltham, <sup>2</sup> .	-	-	-	-
		Thomas P. Gentlee, .	Manchester, <sup>2</sup> .	-	-	-	-
		Loring W. Puffer, .	N. Bridgewater, <sup>2</sup> .	-	-	-	-
		Philip E. Hill, .	Scotland, <sup>2</sup> .	-	-	-	-
		H. Bird, .	Cambridge, <sup>2</sup> .	-	-	-	-
		R. E. Farwell, .	Natick, <sup>2</sup> .	-	-	-	-
				\$1,682,231 00	\$12,265 45	\$245 31	

CONTINENTAL, . . . . .	New York, . . . . .	Foster & Cole, . . . . .	Boston, . . . . .	\$1,802,423 00	\$7,457 11	\$149 14
		Daniel Upton, . . . . .	S. Adams, . . . . .	65,298 00	850 94	17 02
		Edward A. Thomas, . . . . .	Amherst, . . . . .	2,000 00	20 00	40
		John M. Daggett, . . . . .	Attleboro', . . . . .	30,630 00	325 99	6 52
		Samuel Porter, . . . . .	Beverly, . . . . .	73,000 00	766 20	15 32
		Jesse Gould, Jr., . . . . .	Chelsea, . . . . .	15,950 00	232 70	4 65
		Leland & Thomas, <sup>4</sup> . . . . .	Amherst, . . . . .	9,500 00	73 50	1 47
		Herbert C. Joyner, . . . . .	Gt. Barrington, . . . . .	61,054 00	679 75	13 59
		John P. Slade, . . . . .	Fall River, . . . . .	81,375 00	782 82	15 66
		S. R. Barton, . . . . .	Webster, . . . . .	79,025 00	1,303 48	26 07
		Coleman S. Adams, . . . . .	Frammingham, . . . . .	38,300 00	429 25	8 58
		Walter Goodell, <sup>3</sup> . . . . .	Haverhill, . . . . .	109,800 00	734 57	14 69
		Walter S. Goodell, . . . . .	Haverhill, . . . . .	27,900 00	192 00	3 84
		Asa Allen, . . . . .	Holliston, . . . . .	18,300 00	138 10	2 76
		R. B. Johnson, . . . . .	Holyoke, . . . . .	95,833 00	1,155 49	23 11
		Enoch P. Davis, . . . . .	Hyde Park, . . . . .	84,200 00	864 30	17 29
		Isaac B. Kendall, . . . . .	Somerville, . . . . .	68,765 00	873 72	17 47
		Leonard & Lyman, . . . . .	Westfield, . . . . .	82,400 00	899 23	17 98
		Aug. N. Currier, . . . . .	Worcester, . . . . .	186,010 00	2,180 00	43 60
		F. C. Currier, . . . . .	Fitchburg, . . . . .	47,400 00	713 03	14 26
		S. A. Stacy & Son, . . . . .	Gloucester, . . . . .	67,750 00	924 37	18 49
		Benjamin Selman, . . . . .	Marblehead, . . . . .	138,000 00	134 00	2 68
		S. B. Maynard, . . . . .	Marlboro', . . . . .	55,000 00	559 13	11 18
		Leander Holbrook, . . . . .	Milford, . . . . .	24,850 00	255 54	5 11
		Orrin F. Osgood, . . . . .	Lowell, . . . . .	91,195 00	1,137 64	22 75
		E. P. Hollis, . . . . .	Natick, . . . . .	21,000 00	240 00	4 80
		Silsbee & Pickford, . . . . .	Lynn, . . . . .	87,400 00	1,342 95	26 86
		E. D. Whitaker, . . . . .	N. Adams, . . . . .	83,440 00	937 11	18 74
		Turner, Walker & Co., . . . . .	Northampton, . . . . .	184,750 00	2,098 94	41 98
		S. A. Hayward, . . . . .	N. Bridgewater, . . . . .	29,550 00	336 00	6 72

<sup>1</sup> No business.<sup>2</sup> Agency established since November 1, 1872.<sup>3</sup> Deceased.<sup>4</sup> Firm dissolved.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
CONTINENTAL (con.),	New York,	B. F. Carter & Co.,	Newburyport,	\$59,800 00	\$581 72	\$11 63
		J. N. Durnham & Co.,	Pittsfield,	97,250 00	1,066 15	21 32
		H. J. Durnham,	Stockbridge,	35,000 00	427 59	8 55
		William Archer,	Salem,	59,428 00	651 33	13 03
		Joseph C. Pyncheon,	Springfield,	250,075 00	2,978 46	59 57
		Moses W. Sawyer,	Malden,	20,200 00	239 00	4 78
		Milton M. Fisher,	Medway,	14,500 00	245 50	4 91
		Isaac Washburn,	Taunton,	<sup>1</sup>	82 17	1 64
		John A. Smith,	Cambridge,	31,200 00	369 69	7 39
		Thos. G. Sandland,	N. Attleboro,	15,000 00	191 25	3 82
		S. H. Skerry & Co.,	N. Brookfield,	81,250 00	791 53	15 83
		Joseph S. Tillinghast,	New Bedford,	179,499 00	2,873 00	57 46
		Simeon S. Gifford,	Provincetown,	1,500 00	18 75	38
		Wm. Lincoln & Co.,	Warren,	118,781 00	1,614 42	32 29
		Trowbridge & Tisdale,	Brighton,	<sup>2</sup>	-	-
		B. A. Hathaway,	Plymouth,	22,975 00	182 76	3 66
		Amos G. Hulbert,	Lee,	12,500 00	262 50	5 25
		Luther White,	Chicopee,	5,000 00	52 50	1 05
		W. L. Weston,	Danvers,	17,650 00	220 50	4 41
		Gorham D. Williams,	Greenfield,	7,000 00	56 00	1 12
		DeCosta & Sawyer,	Charlestown, <sup>3</sup>	-	-	-
		J. White Belcher,	Randolph, <sup>3</sup>	-	-	-
		Myrick P. Sumner,	Dedham, <sup>3</sup>	-	-	-
		Philip E. Hill,	Scotland, <sup>3</sup>	-	-	-
		Darius Young,	Newton, <sup>3</sup>	-	-	-
		George M. Baker,	Marshfield, <sup>3</sup>	-	-	-
		Elias Richards,	Weymouth, <sup>3</sup>	-	-	-
		Henry A. Smith,	Stoneham, <sup>3</sup>	-	-	-

CONTINENTAL (con.),	New York,	{ S. W. Smith, Charles Tapley, F. P. Howland & Sons, Charles J. Page, Thomas C. Collins, N. Ambrose, Luther Angier, E. M. Reed, Albert Bowker, Newman & Perrin,.	{ Waltham, <sup>3</sup> Danvers, <sup>3</sup> Abington, <sup>3</sup> W. Roxbury, <sup>3</sup> Middleboro', <sup>3</sup> Lawrence, <sup>3</sup> Medford, <sup>3</sup> Mansfield, <sup>3</sup> Boston, <sup>3</sup> Boston, <sup>3</sup> .	-	-	-	-	-
CORN EXCHANGE, <sup>4</sup>	New York,	H. A. Brown, Pope & Co.,	Boston,	.	.	.	.	.
DELAWARE MUT. SAFETY,	Philadelphia, Pa.,	William V. Hutchings,	Boston,	.	.	.	.	.
EASTERN, <sup>5</sup>	Bangor, Me.,	{ Jordan & Lovett, D. S. Swan & Son, Ezra Baker, Thomas M. James, Turner, Walker & Co., Gilmore & Francis, Fitch & Thompson, John K. Norwood, Holmes & Gilmore,	{ Boston, Lawrence, Lynn, New Bedford, Northampton, Pittsfield, Worcester, Lawrence, Springfield,	.	.	.	.	.
				\$4,790,706 00	\$41,542 68	\$830 85		
				\$615,095 00	\$3,332 87	\$66 66		
				\$32,055,545 00	\$280,613 18	\$8,418 39		
				\$3,211,299 00	\$53,444 00	\$1,068 88		
				15,000 00	234 63	4 69		
				219,840 00	2,450 88	49 01		
				158,930 00	2,225 95	44 52		
				34,575 00	598 93	11 98		
				76,445 50	1,401 72	28 03		
				112,020 00	1,299 55	25 99		
				12,000 00	175 50	3 51		
				120,092 00	1,938 10	38 76		
				\$3,960,201 50	\$63,769 26	\$1,275 38		

<sup>1</sup> Not returned.

<sup>2</sup> No business.

<sup>3</sup> Agency established since November 1, 1872.

<sup>4</sup> In hands of receivers.

<sup>5</sup> Withdrew from the State, March 5, 1873.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
EQUITABLE FIRE & MAR.,	Providence, R. I.,	Hammond Vinton, .	Boston, .	\$1,753,228 00	\$16,768 65	\$335 37
		F. C. Currier, .	Fitchburg, .	99,850 00	1,365 79	27 31
		Walter Goodell, <sup>1</sup> .	Haverhill, .	12,100 00	77 45	1 55
		Walter S. Goodell, .	Haverhill, .	3,200 00	50 40	1 01
		William F. Johnson, .	Lynn, .	76,775 00	1,094 86	21 90
		William Lincoln & Co., .	Warren, .	25,841 00	404 10	8 08
		S. H. Colton, .	Worcester, .	269,079 00	2,890 00	57 80
		Reed & Brother, .	Boston, .	167,279 00	2,791 43	55 82
		Jos. S. Tillinghast, .	New Bedford, .	122,660 00	2,105 01	42 10
		George D. Sargeant, .	Lynn, .	97,640 00	1,519 16	30 38
EXCHANGE FIRE, . . .	New York,	H. V. Freeman, .	Boston, .	\$2,627,652 00	\$29,066 85	\$581 34
		James Cook, .	Lowell, .	\$285,235 25	\$2,903 90	\$58 08
		William F. Johnson, .	Lynn, .	80,250 00	782 99	15 66
		George D. Sargeant, .	Lynn, .	61,316 00	772 97	15 46
		B. L. Wood, .	Lynn, .	33,150 00	419 62	8 39
		S. H. Colton, .	Taunton, .	32,910 00	640 38	12 81
FAME, <sup>2</sup> . . . . .	Philadelphia, Pa., .	Henry R. Dalton, .	Worcester, .	83,380 00	997 00	19 94
				\$576,241 25	\$6,516 86	\$130 34
FAIRFIELD COUNTY, . . .	So. Norwalk, Ct.,	Henry R. Dalton, .	Boston, .	\$311,875 00	\$1,217 32	\$24 35
		H. E. Darling, .	Boston, <sup>3</sup> .	\$433,692 67	\$5,322 81	\$106 46
		Cartwright & Swords, .	Boston, .	552,241 00	6,653 59	133 07
		F. A. Judd, .	Springfield, .	243,140 00	2,997 86	59 96
		Peter Rice, .	Worcester, .	27,400 00	286 75	5 73

FAIRFIELD Co. (con.),	So. Norwalk, Ct.,	Wm. Lincoln & Co.,	Warren, .	\$200,908 00	\$2,395 09	\$47 90
		Edwards & Machell,	Lawrence, .	8,800 00	139 00	2 78
		York & Edwards, .	Lowell, .	7,900 00	86 40	1 73
		Johnson & Morse, .	Haydenville, .	37,682 00	354 30	7 09
		William S. Greene,	Fall River, .	28,075 00	314 37	6 29
		H. H. Wellington, .	Adams, <sup>4</sup> .	-	-	-
		A. W. Selkirk,	Gt. Barrington, <sup>4</sup>	-	-	-
		James M. Cushman,	Taunton, <sup>4</sup> .	-	-	-
		Silsbee & Pickford,	Lynn, <sup>4</sup> .	-	-	-
		H. W. Billings, .	Conway, <sup>4</sup> .	-	-	-
FIREMEN's, <sup>5</sup>	New York,	H. Van Campen, .	New Bedford, <sup>4</sup> .	-	-	-
		M. P. Sumner, .	Dedham, <sup>4</sup> .	-	-	-
				\$1,539,838 67	\$18,550 17	\$371 00
		Stearns Bros., .	Boston, .	\$1,585,966 00	\$19,151 92	\$383 04
		Kimball & Tolman,	Lynn, .	102,331 00	1,481 83	29 64
		Walter S. Goodell, .	Haverhill, .	8,450 00	90 00	1 80
		John Edwards, .	Lawrence, .	132,018 00	1,518 03	30 36
		Sam'l E. Howe, .	Pittsfield, .	27,300 00	438 35	8 77
		Walter Goodell, <sup>1</sup> .	Haverhill, .	52,250 00	488 15	9 76
				\$1,908,315 00	\$23,168 28	\$463 36
FIRE ASSOCIATION, <sup>6</sup>	Philadelphia, Pa.,	Cheppu, Bucher & Mul-	Boston, .	-	-	-
		ville, .	Lynn, .	-	-	-
		Silsbee & Pickford,	N. Adams, .	-	-	-
		William P. Porter, .	Fall River, .	-	-	-
		S. D. Howland, .	New Bedford, .	-	-	-
		H. Van Campen, .		-	-	-

<sup>1</sup> Deceased.

<sup>2</sup> Withdrew from the State April 19, 1872.

<sup>3</sup> Agency closed August 1, 1872.

<sup>4</sup> Established since November 1, 1872.

<sup>5</sup> Withdrew from the State Nov. 11, 1872.

<sup>6</sup> Admitted December 17, 1872.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
FIRE ASSOC'N (con.),	{ Philadelphia, Pa.,	E. B. Currier, .	Lawrence, .	-	-	-
		William Archer, .	Salem, .	-	-	-
		W. S. & L. P. Goodell, .	Haverhill, .	-	-	-
		Jas. M. Porter & Co., .	Springfield, .	-	-	-
		W. B. Hastings, .	Cambridge, .	-	-	-
	{ San Francisco, Cal., .	William B. Sears, .	Boston, .	\$788,908 00	\$8,587 74	\$171 75
		J. A. Remington, .	Fall River, .	23,666 67	211 62	4 23
		Jones Frankie, .	Haverhill, .	4,000 00	70 00	1 40
		William F. Johnson, .	Lynn, .	37,800 00	488 67	9 77
		Thomas M. James, .	New Bedford, .	82,500 00	874 72	17 49
FIREMAN'S FUND, .	{ San Francisco, Cal., .	Jas. M. Porter & Co., .	Springfield, .	31,000 00	655 52	13 11
		Wm. Lincoln & Co., .	Warren, .	63,796 00	858 07	17 16
		J. B. Knox & Co., .	Worcester, .	2,000 00	35 00	70
		Jos. C. Pynchon, .	Springfield, .	72,891 33	1,009 86	20 20
		E. D. & C. F. Whitaker, .	N. Adams, <sup>2</sup> .	-	-	-
	{	Turner, Walker & Co., .	Northampton, <sup>2</sup> .	-	-	-
FRANKLIN FIRE, .	{ Philadelphia, Pa.,	Foster & Cole, .	Boston, <sup>3</sup> .	\$1,106,562 00	\$12,791 20	\$255 82
		George E. Wills, .	Newburyport, <sup>4</sup> .	\$922,120 00	\$11,566 08	\$231 32
		Geo. E. Wills, .	Boston, .	84,145 00	991 27	19 82
		Ellison, Hollis & Co., .	Boston, <sup>5</sup> .	698,158 00	5,025 47	100 51
		Leland & Thomas, <sup>1</sup> .	Amherst, .	1,639,635 00	16,248 85	324 98
	{	Edward A. Thomas, .	Amherst, .	15,625 00	215 50	4 31
		H. B. & N. H. Hunt, .	Athol Depot, .	23,775 00	328 74	6 57
		William R. Gordon, .	Beverly, .	52,196 00	895 82	17 91
				55,200 00	878 57	17 57



NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
FRANKLIN FIRE (con.),	Philadelphia, Pa.,	Gilmore & Francis,	Pittsfield, .	\$244,585 50	\$3,264 66	\$65 29
		Henry A. Smith, .	Stoneham, .	109,279 00	1,188 74	23 77
		George A. Washburn,	Worcester, .	199,580 00	3,050 00	61 00
		Jos. T. Pease, .	Edgartown, .	150,275 00	704 78	14 09
		B. A. Hathaway, .	Plymouth, .	32,975 00	393 61	7 87
		Chas. F. Hartshorn,	Wakefield, .	41,060 00	599 06	11 98
		Geo. H. Briggs, .	Amesbury, .	82,050 00	1,282 05	25 64
		Holmes & Gilmore,	Springfield, .	450,010 00	5,265 43	105 31
		Peck & Pierce, .	Northampton, .	158,015 00	2,240 60	44 81
		Trowbridge & Tisdale,	Brighton, .	178,153 00	3,004 42	60 09
		Dan'l H. Bemis, .	Clinton, .	28,600 00	366 25	7 32
		Chas. J. Page, .	W. Roxbury, .	47,400 00	628 35	18 85
		E. D. Whitaker, .	N. Adams, .	186,633 00	2,776 83	55 53
				\$9,160,077 98	\$113,788 14	\$2,348 70
				\$1,179,829 65	\$24,045 63	\$480 91
GERMAN, . . . . .	Erie, Pa.,	Chas. W. Sproat, .	Boston, .	141,090 50	1,802 51	36 05
		S. D. Howland, .	Fall River, .	20,350 00	296 16	5 92
		Wm. F. Johnson, .	Lynn, .	65,025 00	767 62	15 35
		York & Edwards, .	Lowell, .	38,400 00	783 56	15 67
		John Edwards, .	Lawrence, .	1,000 00	15 00	30
		S. S. Gifford, .	Provincetown, .	116,148 00	1,675 07	33 50
		S. C. Warriner, .	Springfield, .	173,342 00	3,436 62	68 73
		Wm. Lincoln & Co.,	Warren, .	114,003 00	2,242 32	44 85
		L. C. Parks, .	Worcester, .	26,916 00	408 81	8 17
		F. L. Gilman, .	New Bedford, .	65,200 00	1,404 00	28 08
		W. A. Fuller, .	Springfield, .	4,500 00	85 00	2 55
		Miles & Co., .	Pittsfield, .			

GERMAN (continued),	Erie, Pa.,	Otis Merriam & Son, Peck & Pierce, J. N. Dunham & Co., E. H. Hayward, John H. Derby, Arnold G. Potter, Fitts & Aldrich,	Chelsea, Northampton, Pittsfield, <sup>1</sup> Ayer, <sup>1</sup> Salem, <sup>1</sup> N. Adams, <sup>1</sup> Fitchburg, <sup>1</sup>	\$47,800 00 14,700 00 — — — — —	\$595 48 199 75 — — — — —	\$11 91 3 99 — — — — —
GERMAN AMERICAN,	New York,	{ Stearns Bros., Arnold G. Potter, Gorham D. Williams, J. A. Remington, Turner Walker & Co., John N. Shattuck, Loring W. Puffer, J. S. Tillinghast, S. C. Warriner, William Archer, L. C. Parks, Wm. Lincoln & Co., Rawson & Wood, M. F. Plimpton, Andrew L. Bush, Edwards & Machell, York & Edwards, Sam'l E. Howe, Wm. H. Gerrish, Daniel Upton,	{ Boston, Adams, Greenfield, <sup>2</sup> Fall River, Northampton, Natick, N. Bridgewater, New Bedford, Springfield, Salem, Worcester, Warren, Hudson, Fitchburg, Westfield, Lawrence, Lowell, Pittsfield, Lynn, S. Adams, <sup>3</sup>	\$2,008,304 15 \$753,245 00 67,500 00 — 24,500 00 64,675 00 37,100 00 20,600 00 47,900 00 133,300 00 112,550 00 95,995 00 197,968 00 10,000 00 20,225 00 23,385 00 16,600 00 16,000 00 13,290 00 22,050 00 —	\$37,757 53 \$6,403 40 954 15 — 308 75 723 50 458 37 272 75 948 19 1,366 22 1,224 28 1,253 66 2,216 08 133 75 208 50 249 77 249 80 167 50 142 69 353 38 —	\$755 98 \$128 07 19 08 — 6 18 14 47 9 17 5 45 18 96 27 32 24 48 25 07 44 32 2 67 4 17 4 99 5 00 3 35 2 85 7 07 —

<sup>1</sup> Established since November 1, 1872.

<sup>2</sup> No business.

<sup>3</sup> Established since November 1, 1872.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
GERMAN AMER'N (con.).	New York,	{ S. D. Howland, A. W. Selkirk, .	{ Fall River, <sup>1</sup> Gt. Barrington, <sup>1</sup> .	-	-	-
				-	-	-
GERMANIA,	New York,.	{ Isaac J. Brown, Nath'l Foster, Jr., Wm. R. Gordon, J. A. Remington, Walter Goodell, Silsbee & Pickford,. E. B. Currier,. Hunt & Elliott, John T. Hall,. Gilmore & Francis, Walter S. Goodell,. Wm. P. Porter, S. A. Macintire, Daniel Upton,. H. Van Campen, Stephen H. Rhodes, Andrew S. Briggs,. Fitch & Thompson, Geo. G. Parker, M. F. Plimpton, Geo. H. Briggs, J. W. Holmes, .	{ Boston, . Boston, . Beverly, . Fall River, Haverhill, <sup>2</sup> Lynn, . Lawrence, Lowell, . Plymouth,. Pittsfield, . Haverhill,. N. Adams, Salem, . S. Adams, . New Bedford, Taunton, <sup>3</sup> Taunton, . Worcester, . Milford, . Fitchburg, Amesbury, . Springfield, .	\$1,676,883 00	\$17,634 74	\$352 69
				\$293,197 00 1,610,968 00 158,060 00 88,775 33 55,100 00 218,500 00 50,825 00 57,465 00 12,300 00 61,000 00 8,600 00 46,750 00 116,000 00 51,917 00 51,125 00 7,500 00 16,605 00 79,850 00 54,350 00 19,700 00 53,500 00 383,650 00	\$3,788 50 9,705 63 1,639 69 1,109 96 431 20 3,958 39 497 37 641 54 172 75 759 17 78 20 606 40 1,481 26 739 67 905 43 125 00 303 46 1,003 75 816 93 299 95 652 93 4,383 75	\$75 77 194 11 32 79 22 20 8 62 79 17 9 95 12 83 3 45 15 18 1 56 12 13 29 63 14 79 18 11 2 50 6 07 20 07 16 34 6 00 13 06 87 67
				\$3,495,737 33	\$34,100 93	\$682 02

GIRARD FIRE AND MAR. <sup>4</sup>	Philadelphia, Pa.,	{	Cartwright & Swords,	Boston,	—	—
			Jos. C. Fynchon,	Springfield,	—	—
			Loren C. Parks,	Worcester,	—	—
			Jacob Welch,	Lynn,	—	—
			Jas. G. Allen,	Palmer,	—	—
GLEN'S FALLS, .	Glen's Falls, N. Y.,	{	J. C. Brainard,	Warren,	—	—
			Wm. H. Foote,	Westfield,	—	—
			H. E. Darling,	Boston,	\$525,315 83	\$5,366 09
			S. C. Warriner,	Springfield,	28,500 00	354 42
			Kimball P. Rawson,	Worcester,	7,800 00	184 75
GREAT WESTERN, .	New York, .	{	Jas. Goodman & Co.,	Boston, <sup>1</sup>	—	—
			Nath'l Foster, Jr.,	Boston,	\$561,615 83	\$5,905 26
			Stearns Bros.,	Boston,	\$10,648,501 00	\$58,267 37
			Stearns Bros.,	Boston,	\$976,281 00	\$13,890 05
			Stearns Bros.,	Boston,	\$77,500 00	\$536 15
GUARDIAN FIRE, .	New York, .	{	Ellison, Hollis & Co.,	Boston,	\$1,395,911 00	\$200 33
			F. P. Howland & Sons,	Abington,	76,350 00	608 89
			Leland & Thomas,	Amherst, <sup>5</sup>	12,925 00	168 75
			Edward A. Thomas,	Amherst,	12,000 00	168 13
			H. B. & N. H. Hunt,	Athol Depot,	19,164 33	459 99
HAMBURG BREMEN, .	Hamburg, Ger.,	{	John M. Daggett,	Attleboro',	53,950 00	645 49
			Geo. W. Norris,	Ashland,	9,275 00	138 55
			H. H. Wellington,	Adams,	7,000 00	103 50
			Samuel Porter,	Beverly,	49,150 00	394 94
HANOVER FIRE, .	New York, .	{				

<sup>1</sup> Established since November 1, 1872.

<sup>2</sup> Deceased.

<sup>3</sup> Resigned June 15, 1872.

<sup>4</sup> Admitted November 26, 1872.

<sup>5</sup> Firm dissolved.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
HANOVER FIRE (con.),	New York,	B. S. Fiske,	Brighton, .	\$32,650 00	\$432 50	\$8 65
		Jesse Gould, Jr.,	Chelsea, .	62,028 00	922 66	18 45
		Geo. H. Long,	Charlestown, .	12,900 00	179 95	3 60
		A. Brooks Knight,	Cambridge, .	61,275 00	747 77	14 95
		Oliver Chace, .	Fall River, .	49,800 00	346 49	6 93
		Henry Allison,	Fitchburg, .	28,450 00	230 73	4 61
		Clement Meserve,	Hopkinton, .	12,145 00	154 66	3 09
		Walter Goodell, <sup>1</sup>	Haverhill, .	106,950 00	889 16	17 78
		Walter S. Goodell,	Haverhill, .	23,200 00	225 45	4 51
		Edward Pease,	Huntington, .	<sup>9</sup>	169 70	3 39
		R. B. Johnson,	Holyoke, .	31,675 00	402 87	8 06
		H. A. Buddington,	Greenfield, .	30,875 00	389 12	7 78
		O. F. Osgood, .	Lowell, .	50,150 00	533 29	10 67
		Isaac N. Damon,	Lexington, .	4,890 00	86 85	1 74
		James O. Parker,	Methuen, .	46,155 00	506 60	10 13
		S. B. Maynard,	Marlboro', .	53,350 00	494 45	9 89
		Oliver Walker,	Northampton, .	181,550 00	1,918 73	38 37
		F. W. Pearson,	Newton, .	18,340 00	205 40	4 11
		Piper & Sawyer,	Newburyport, .	76,900 00	754 30	15 09
		S. A. Hayward,	N. Bridgewater, .	24,800 00	278 63	5 57
		Jos. S. Tillinghast,	New Bedford, .	161,374 00	2,056 41	41 13
		E. D. Whittaker,	North Adams, .	85,050 00	1,039 82	20 80
		J. N. Dunham & Co.,	Pittsfield, .	120,996 25	1,049 72	20 99
		Zeno A. Appleton, .	Rockport, .	40,050 00	460 75	9 21
		E. M. Phillips,	Southbridge, .	37,050 00	496 05	9 92
		Randolph E. Ladd,	Springfield, .	223,783 00	2,578 12	51 56
		Henry J. Dunham, .	Stockbridge, .	22,825 00	284 46	5 69
		Stephen H. Rhodes, <sup>2</sup>	Taunton, .	57,050 00	722 29	14 44

HANOVER FIRE (con.), .	New York,	Andrew S. Briggs, . S. A. Macintire, . Leonard & Lyman, Aug. N. Currier, . Henry J. Poole, . Wm. F. Johnson, . Geo. D. Sargeant, Lafayette Clapp, . Thomas C. Collins, George H. Briggs, . Henry Dutcher, . D. H. Barnes, . . Alexander Newcomb, Murphy & Norwood, Dan'l H. Bemis, . .	Taunton, . Salem, . Westfield, . Worcester, . So. Boston, . Lynn, . Lynn, <sup>3</sup> . Easthampton, . Middleboro', . Amesbury, . Sheffield, . . Winchendon, . Tisbury, <sup>4</sup> . Lawrence, . Clinton, <sup>5</sup> .	\$44,741 66 36,500 00 75,500 00 122,780 00 35,850 00 75,050 00 65,500 00 54,798 00 7,980 00 73,750 00 38,625 00 16,350 00 86,420 00 -	\$606 79 410 53 721 33 1,387 00 430 98 944 42 596 25 474 00 113 30 750 10 359 63 244 50 1,184 21 -	\$12 13 8 21 14 43 27 74 8 62 18 89 11 93 9 48 2 27 15 00 7 19 4 89 23 68 -
HARTFORD FIRE, .	Hartford, Ct.,	Hovey & Fenno, . John N. Shattuck, . Otis Lane, . Jas. G. Allen, . . A. G. White, . . S. A. Williams, . Geo. S. Rawson, Walter Goodell, <sup>1</sup> . Walter S. Goodell, . John P. Slade, . R. B. Johnson, . Henry Dutcher, .	Boston, . Natick, . Ware, . Palmer, . Lawrence, . Taunton, . Hudson, . Haverhill, . Haverhill, . Fall River, . Holyoke, . . Sheffield, . .	\$4,025,831 24 \$4,445,513 12 123,993 00 31,450 00 53,852 00 201,345 00 220,960 00 40,150 00 132,400 00 31,600 00 220,850 33 228,510 00 48,900 00	\$39,484 67 \$32,870 31 1,191 50 381 00 701 14 1,418 69 2,614 35 627 46 1,498 73 340 65 2,336 91 2,711 09 479 38	\$789 70 \$657 41 23 83 7 62 14 02 28 37 52 29 12 55 29 97 6 81 46 74 54 22 9 59

<sup>1</sup> Deceased.

<sup>2</sup> Resigned June 15, 1872.

<sup>3</sup> For Nov. and Dec., 1871, and Jan., 1872.

<sup>4</sup> No business.

<sup>5</sup> Established since Nov. 1, 1872.

<sup>6</sup> Not returned.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
HARTFORD FIRE (con), . Hartford, Ct., .	{	B. F. & S. B. Carter,	Newburyport, .	\$119,750 00	\$1,233 75	\$24 67
		Peck & Pierce, .	Northampton, .	221,800 00	2,385 75	47 71
		Daniel Upton, .	S. Adams, .	76,701 00	1,088 36	21 77
		S. A. Stacy & Son, .	Gloucester, .	162,750 00	1,488 35	29 77
		George G. Parker, .	Milford, .	66,050 00	811 52	16 23
		S. H. Skerry & Co.,	N. Brookfield, .	78,420 00	766 55	15 33
		H. F. Allen, .	Newtonville, .	257,375 00	3,182 46	63 65
		Sam'l E. Howe, .	Pittsfield, .	178,730 00	2,168 30	43 37
		Henry C. Church, .	Lowell, .	447,040 50	6,208 75	124 17
		Jos. C. Pynchon, .	Springfield, .	889,806 25	11,282 05	225 64
		Silsbee & Pickford, .	Lynn, .	457,055 00	6,626 80	132 54
		Upton & Willis, .	Fitchburg, .	106,742 00	1,566 86	31 34
		Leonard & Lyman, .	Westfield, .	159,925 00	1,047 99	20 96
		William Northey, .	Salem, .	352,110 00	2,983 55	59 67
		Sam'l J. Lyon, .	Greenfield, .	163,350 00	1,811 09	36 22
		William P. Porter, .	N. Adams, .	74,300 00	1,131 00	22 62
		Dan'l F. Viles, .	Waltham, .	148,075 00	1,631 78	32 63
		J. D. Washburn, .	Worcester, .	800,726 00	11,858 08	237 16
		E. M. Phillips, .	Southbridge, .	128,077 50	1,650 31	33 01
		E. F. Morris, .	Monson, .	61,775 00	791 80	15 84
		Joseph S. Tillinghast,	New Bedford, .	242,899 00	3,009 91	60 20
		Alfred Laws, .	N. Bridgewater, .	116,775 00	1,372 34	27 45
		Charles Tapley, .	Danvers, <sup>1</sup> .	-	-	-
		Waldo Johnson, .	Webster, <sup>1</sup> .	-	-	-
		C. G. Stevens & Son, .	Clinton, <sup>1</sup> .	-	-	-
		H. B. & N. H. Hunt,	Athol Depot, <sup>1</sup> .	-	-	-
				\$11,089,755 70	\$113,268 56	\$2,265 37

HARTF'D STEAM BOILER,	Hartford, Ct.,	{ Jos. S. Parsons, D. C. Freeman, John L. Smith,	. . .	Boston, Hartford, Providence,	. . .	\$1,031,050 00	\$11,089 72	\$221 79
						1,163,500 00	3,153 04	63 06
						228,200 00	2,582 12	51 64
HOFFMAN FIRE,	New York,.	{ Chas. E. Lane, Joseph S. Tillinghast, Turner, Walker & Co.,	. . .	Boston, New Bedford, Northampton,	. . .	\$2,422,750 00	\$16,824 88	\$336 50
						\$1,320,055 99	\$15,516 88	\$310 34
						67,550 00	993 25	19 87
HOME,	Columbus, O.,	{ Horace V. Freeman, Robt. W. Parks, R. B. Robinson, Wm. Lincoln & Co., E. P. Howland, Gilbert A. Christie, J. A. Remington, J. W. Holmes & Co., B. L. Wood, Gilmore & Francis, Shelton & Rogers, John M. Daggett, Jas. M. Porter & Co., Lafayette Clapp, E. M. Reed, Alden & Rummell, Henry C. Church,	. . . . . . . . . . . . . . . . . .	Boston, Russell, Westfield, Warren, Worcester, Northampton, Fall River, Holyoke, Taunton, Pittsfield, Lynn, Attleborough, Springfield, Easthampton, Mansfield, Florence, Lowell,	. . . . . . . . . . . . . . . . . .	\$1,483,327 99	\$17,544 75	\$350 90
						\$599,882 25	\$6,653 07	\$133 06
						7,800 00	133 50	2 67
						44,260 00	608 67	12 17
						30,227 00	431 79	8 63
						93,157 00	1,306 49	26 13
						113,712 50	1,293 88	25 88
						94,975 00	1,588 06	31 76
						6,100 00	38 50	77
						85,299 00	1,441 79	28 83
						107,720 50	1,575 22	31 50
						36,500 00	318 38	6 37
						5,575 00	72 68	1 45
						151,675 00	2,053 90	41 08
						13,250 00	102 61	2 05
						5,275 00	68 88	1 38
						11,000 00	127 00	2 54
						2,500 00	43 62	87

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
HOME (continued), . .	Columbus, O., . .	{ Elisha P. Hollis, . . Thomas M. James, . .	{ Natick, . . New Bedford, . .	\$2,960 00 21,500 00	\$44 00 38 85	\$0 88 78
				\$1,433,368 25	\$17,940 89	\$358 82
HOME, . . . . .	New York,	{ Ellison, Hollis & Co., George B. Faunce, . . F. P. Howland & Sons, S. A. Stacy & Son, . . Orrin F. Osgood, . . Stephen H. Rhodes, <sup>1</sup> Andrew S. Briggs, . . Asa Allen, . . Walter Goodell, <sup>2</sup> . . Walter S. Goodell, . . B. S. Johnson, . . John P. Slade, . . Harvey Kirkland, . . S. A. Hayward, . . Otis Lane, . . C. R. Taft, . . J. D. Washburn, . . James G. Allen, . . Silsbee & Pickford, Piper & Sawyer, . . Jesse Gould, Jr., . . Clement Meserve, . . William P. Porter, . .	{ Boston, . . Boston, . . Abington, . . Gloucester, . . Lowell, . . Taunton, . . Taunton, . . Holliston, . . Haverhill, . . Haverhill, . . Haydenville, . . Fall River, . . Northampton, . . N. Bridgewater, . . Ware, . . Williamstown, . . Worcester, . . Palmer, . . Lynn, . . Newburyport, . . Chelsea, . . Hopkinton, . . North Adams, . .	\$4,034,107 00 231,550 00 87,400 00 142,800 00 240,692 00 91,750 00 42,755 00 53,450 00 163,900 00 32,500 00 48,939 00 99,670 00 66,950 00 56,800 00 34,650 00 66,675 00 560,356 00 54,570 00 418,675 00 251,000 00 463,515 00 57,685 00 237,600 00	\$27,254 04 2,159 10 826 01 1,504 96 2,809 89 1,161 20 557 21 690 87 1,452 75 290 00 451 48 744 00 880 25 572 75 461 75 627 80 7,898 42 668 06 6,661 97 2,851 85 5,771 79 754 96 2,960 53	\$545 08 43 18 16 52 30 10 56 20 23 22 11 14 13 82 29 05 5 80 9 03 14 88 17 60 11 45 9 23 12 56 157 97 13 36 133 24 57 04 115 43 15 10 59 21

HOME (continued), . .	New York,				
S. A. Macintire, . .	Salem, . .	\$330,150 00	\$4,396 28	\$87 92	
Jos. S. Tillinghast, .	New Bedford, .	339,006 00	4,608 00	92 16	
Jared F. Alden, . .	Middleboro', .	19,400 00	189 25	3 78	
H. H. Wellington, .	Adams, . .	28,184 50	353 88	7 08	
H. B. & N. H. Hunt,	Athol Depot, .	42,789 33	545 39	10 91	
J. S. & C. Adams, .	Amherst, . .	15,000 00	231 25	4 62	
Leland & Thomas, <sup>3</sup>	Amherst, . .	34,675 00	460 75	9 21	
Sam'l E. Howe, . .	Pittsfield, . .	164,370 00	1,873 21	37 46	
D. S. Swan & Son, .	Lawrence, . .	287,524 00	3,367 01	67 34	
Milton M. Fisher, .	Medway, . .	112,000 00	2,054 10	41 08	
Thos. P. Gentlee, .	Manchester, .	25,525 00	324 00	6 48	
George W. Tisdale,	Brighton, . .	254,754 00	2,815 82	56 32	
Silas Holman, . .	Fitchburg, . .	58,950 00	611 57	12 23	
Leander Holbrook, .	Milford, . .	44,200 00	555 63	11 11	
Henry Rice, . .	N. Attleboro', .	27,200 00	496 40	9 93	
John T. Hall, . .	Plymouth, . .	218,800 00	3,573 95	71 48	
E. B. Gillett, . .	Westfield, . .	113,750 00	1,271 85	25 43	
Elias Richards, . .	Weymouth, . .	17,600 00	192 00	3 84	
Amos Otis, . .	Yarmouthport, .	50,900 00	639 72	12 79	
E. P. Hollis, . .	Natick, . .	43,850 00	510 33	10 21	
Gorham D. Williams,	Greenfield, . .	36,250 00	463 10	9 26	
Abram C. Paul, . .	Stoughton, . .	57,300 00	535 00	10 70	
S. R. Barton, . .	Webster, . .	122,463 34	1,507 64	30 15	
Chapin & Lee, . .	Springfield, <sup>3</sup> .	692,641 25	7,202 98	144 06	
Sparrow Horton, . .	Woburn, . .	59,210 00	791 68	15 83	
A. W. Chapin & Co.,	Springfield, . .	345,187 50	4,254 02	85 08	
Lafayette Clapp, . .	Easthampton, .	125,685 00	1,195 92	23 92	
Wm. F. Ellis & Son,	Ashland, . .	18,200 00	178 00	3 56	
T. C. Hurd, . .	Frammingham, .	65,190 00	988 99	19 78	
John A. Smith & Co.,	Cambridge, <sup>4</sup> . .	-	-	-	

1 Resigned June 15, 1872.

Deceased.

**<sup>3</sup> Firm dissolved.**

<sup>4</sup> Established since November 1, 1872.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
HOME (continued), . .	New York,	W. E. Clark, . . A. W. Selkirk, . . John Hardwick, . .	S. Framingham, <sup>1</sup> Gt. Barrington, <sup>1</sup> Quincy, <sup>1</sup> . .	- - -	- - -	- - -
HOPE FIRE, <sup>2</sup> . .	New York, . .	Jordan, Lovett & Co.,	Boston, . .	\$11,288,743 92	\$116,199 36	\$2,323 99
HUMBOLDT FIRE, <sup>3</sup> . .	New York, . .	Cyrus Brewer, . . T. Frank Reed, . .	Boston, . . Boston, . .	\$557,402 00 \$1,014,397 00 287,375 00	\$3,341 50 \$4,209 89 2,578 30	\$66 83 \$84 20 51 56
HUMBOLDT, <sup>4</sup> . .	Newark, N. J., . .	Hammond Vinton, . . W. A. Fuller, . .	Boston, . . Springfield, . .	\$1,301,772 00	\$6,788 19	\$135 76
IMPERIAL FIRE, . .	London, Eng.,	Chas. E. Lane, . . Walter Goodell, . . Walter S. Goodell, . . J. A. Remington, . . S. A. Williams, . . Sam'l J. Lyons, . . J. N. Dunham & Co., . . John Edwards, . . Silsbee & Pickford, . . F. C. Currier, . . H. B. & N. H. Hunt, . . Henry C. Church, . .	Boston, . . Haverhill, <sup>5</sup> . . Haverhill, . . Fall River, . . Taunton, . . Greenfield, . . Pittsfield, . . Lawrence, . . Lynn, . . Fitchburg, . . Athol Depot, . . Lowell, . .	\$7,253,878 24 42,500 00 13,500 00 31,000 00 62,946 00 43,100 00 361,883 25 79,025 00 261,550 00 85,200 00 20,500 00 94,600 00	\$54,964 27 255 40 136 50 258 75 680 44 373 23 3,663 31 919 67 3,600 82 974 50 237 25 1,255 32	\$1,705 49 7 26 2 73 5 17 17 28 13 14 110 34 26 75 116 81 33 21 6 74 37 60

IMPERIAL FIRE (con.),	London, Eng.,	Wm. Lincoln & Co.,	Warren,	\$24,888 00	\$325 91	\$8 21
		Wm. P. Porter,	North Adams,	70,000 00	973 87	29 23
		William Archer,	Salem,	133,350 00	1,273 39	41 89
		Fitch & Thompson,	Worcester,	367,750 00	3,598 01	104 42
		F. L. Gilman,	New Bedford,	82,100 00	861 99	18 76
		J. W. Holmes,	Springfield,	428,850 00	4,622 52	142 32
		Peck & Pierce,	Northampton,	42,000 00	660 30	25 32
		B. F. Carter & Co.,	Newburyport, <sup>1</sup>	—	—	—
		S. H. Skerry & Co.,	N. Brookfield, <sup>1</sup>	—	—	—
		John P. Slade,	Fall River, <sup>1</sup>	—	—	—
				\$9,498,620 49	\$79,635 45	\$2,452 67
INSURANCE COMPANY OF NORTH AMERICA,	Philadelphia, Pa.,	Foster & Cole,	Boston,	\$55,537,846 00	\$485,778 82	\$9,715 58
		S. A. Stacey & Son,	Gloucester,	115,100 00	1,309 54	26 19
		H. B. & N. H. Hunt,	Athol Depot,	95,765 00	1,246 57	24 93
		Henry C. Church,	Lowell,	282,835 00	3,966 75	79 33
		Easton & Milne,	Fall River,	76,335 33	795 62	15 91
		E. P. Hollis,	Natick,	13,500 00	162 00	4 86
		S. H. Colton,	Worcester,	292,860 00	3,436 00	68 72
		E. F. Morris,	Monson,	14,650 00	137 25	2 75
		Walter Goodell,	Haverhill, <sup>5</sup>	146,200 00	1,374 75	27 49
		Walter S. Goodell,	Haverhill,	12,900 00	126 00	2 52
		Wm. P. Porter,	N. Adams,	71,000 00	952 84	19 06
		F. C. Currier,	Fitchburg,	193,490 00	2,673 81	53 48
		John T. Hall,	Plymouth,	86,300 00	800 25	16 00
		Gilmore & Francis,	Pittsfield,	207,202 72	2,596 02	51 92
		S. A. Hayward,	N. Bridgewater,	115,900 00	1,379 50	27 59
		William Archer,	Salem,	334,430 00	4,013 70	80 27
		D. S. Swan & Son,	Lawrence,	149,185 00	1,748 83	34 97

<sup>1</sup> Established since Nov. 1, 1872.

<sup>2</sup> Withdrew from State, Aug. 1, 1872.

<sup>3</sup> In hands of receivers.

<sup>4</sup> Admitted Dec. 17, 1872.

<sup>5</sup> Deceased.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
INSURANCE CO. OF NO. 3 AMERICA (continued), }	Philadelphia, Pa., }	Piper & Sawyer,	Newburyport,	\$247,625 00	\$3,047 41	\$60 95
		S. A. Williams,	Taunton,	140,616 00	2,068 09	41 36
		Jesse Gould, Jr.,	Chelsea,	136,425 00	1,743 44	52 30
		Silsbee & Pickford,	Lynn,	239,600 00	3,887 50	77 75
		W. B. Hastings,	Cambridge,	759,499 39	12,094 81	241 90
		Sam'l J. Lyons,	Greenfield,	131,275 00	1,562 42	31 25
		R. B. Johnson,	Holyoke,	221,625 00	2,831 51	56 63
		Dan'l F. Viles,	Waltham,	69,850 00	916 31	18 33
		Peck & Pierce,	Northampton,	104,900 00	1,163 04	23 26
		Samuel Porter,	Beverly,	107,320 00	1,241 33	24 83
		George G. Parker,	Milford,	32,500 00	391 87	7 84
		F. L. Gilman,	New Bedford,	164,000 00	1,987 83	39 76
		J. W. Holmes,	Springfield,	736,985 00	7,788 90	155 78
		E. C. Whitney,	Marlborough,	19,500 00	258 50	5 17
		James G. Allen,	Palmer,	24,700 00	233 63	4 67
		S. H. Skerry & Co.,	N. Brookfield, <sup>1</sup>	-	-	-
		Trowbridge & Tisdale,	Brighton, <sup>1</sup>	-	-	-
				\$60,881,919 44	\$553,714 84	\$11,093 35
INSURANCE CO. OF STATE OF PENNSYLVANIA, }	Philadelphia, Pa., }	Foster & Cole,	Boston,	\$1,894,427 00	\$35,562 68	\$711 25
INTERNATIONAL, <sup>2</sup>	New York, }	Ellison, Hollis & Co.,	Boston,	\$2,285,151 87	\$17,939 19	\$358 78
		Henry C. Church,	Lowell,	143,848 74	2,138 61	42 77
		Geo. A. Washburn,	Worcester,	38,325 00	537 39	10 75
		Piper & Sawyer,	Newburyport,	91,025 00	1,216 22	24 32
		Amos G. Hulbert,	Lee,	52,986 00	966 12	19 32

INTERNATIONAL (con.),	New York,	{	Jos. S. Tillinghast, .	New Bedford, .	\$140,849 00	\$2,210 09	\$44 20		
			Porter Underwood, .	Holyoke, .	74,500 00	878 02	17 56		
			Daniel Upton, .	S. Adams, .	68,157 00	943 06	18 86		
			J. H. Stannard, .	Lawrence, .	120,775 00	629 24	22 45		
			S. H. Skerry & Co.,	N. Brookfield, .	48,000 00	579 63	11 59		
			M. B. Whitney, .	Westfield, .	34,250 00	348 72	6 97		
			James G. Allen, .	Palmer, .	41,620 00	484 04	9 68		
			Chas. S. Nichols & Co.,	Salem, .	108,600 00	1,240 95	24 82		
			Frankle & Jenness,	Haverhill, .	1,600 00	17 50	3 50		
			Jones Frankle, .	Haverhill, .	73,050 00	782 65	15 65		
IRVING, . . . .	New York, .	{	Jos. C. Pynchon, .	Springfield, .	321,733 84	4,186 74	83 73		
			Peck & Pierce, .	Northampton, .	158,015 66	1,071 26	21 42		
			E. D. Whitaker, .	N. Adams, .	40,900 00	602 60	12 05		
			William S. Greene, .	Fall River, .	174,375 00	1,900 00	38 00		
							\$4,017,762 11	\$39,165 36	\$783 31
			Ellison, Hollis & Co.,	Boston, .	\$331,175 00	\$2,373 98	\$47 48		
			T. Frank Reed, .	Boston, .	\$363,869 00	\$3,064 64	\$61 29		
			William Northey, .	Salem, .	131,290 00	526 78	10 53		
			E. D. & C. F. Whitaker, .	N. Adams, <sup>1</sup>	—	—	—		
			LANCASHIRE, . . . .	Manchest'r, Eng.,	{	Ellison, Hollis & Co.,	Boston, .	\$495,159 00	\$3,591 42
John M. Daggett, .	Attleborough, .	\$547,288 00				\$4,279 24	\$85 58		
B. L. Wood, .	Taunton, .	33,000 00				491 67	9 83		
S. A. Howland, .	Worcester, .	9,150 00				137 25	2 74		
Wm. Lincoln & Co.,	Warren, .	51,500 00				781 00	15 62		
				125,142 00	1,691 76	33 83			

<sup>1</sup> Established since November 1, 1872.<sup>2</sup> In hands of receivers.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
LANCASHIRE (con.),	Manchest'r, Eng.,	S. C. Warriner,	Springfield,	\$127,450 00	\$1,679 00	\$333 58
		H. Van Campen,	New Bedford,	26,700 00	416 25	8 33
		A. V. Bugbee,	Lawrence,	1,000 00	15 00	30
		Goodell Bros.,	Haverhill, <sup>1</sup>	—	—	—
		York & Edwards,	Lowell,	18,000 00	182 25	7 29
		William P. Porter,	N. Adams,	40,500 00	604 58	12 09
		J. N. Dunham & Co.	Pittsfield, <sup>2</sup>	—	—	—
		S. D. Howland,	Fall River, <sup>2</sup>	—	—	—
		Henry Dutcher,	Sheffield, <sup>2</sup>	—	—	—
		John H. Derby,	Salem, <sup>2</sup>	—	—	—
		H. H. Wellington,	Adams, <sup>2</sup>	—	—	—
		C. C. Tracey,	Northampton, <sup>2</sup>	—	—	—
		William P. Baker,	Quincy, <sup>2</sup>	—	—	—
		R. W. Parks,	Russell, <sup>2</sup>	—	—	—
LIVERPOOL AND LONDON AND GLOBE,	Liverpool, Eng.,	Geo. Wm. Gordon,	Boston,	\$979,730 00	\$10,278 00	\$209 19
		C. E. Guild,	Boston, <sup>2</sup>	\$12,972,005 02	\$116,113 70	— <sup>3</sup>
LONDON ASSUR'CE CORP.,	London, Eng.,	Lorenzo Burge,	Boston,	\$400,555 00	\$3,863 29	\$77 26
		Aug. N. Currier,	Worcester,	31,900 00	339 00	6 78
		E. D. & C. F. Whitaker,	North Adams,	9,300 00	155 00	3 10
		R. B. Robinson,	Westfield,	15,500 00	237 50	4 75
		H. Van Campen,	New Bedford, <sup>2</sup>	—	—	—
		Sam'l E. Howe,	Pittsfield, <sup>2</sup>	—	—	—
		Hunt & Elliott,	Lowell, <sup>2</sup>	—	—	—
				\$457,255 00	\$4,594 79	\$91 89

LORILLARD, . . .	New York,	{ Hovey & Fenno, . E. D. Whitaker, . A. V. Bugbee, . J. N. Dunham & Co., Ladd Bros., . Joseph S. Tillinghast, Boston, . North Adams, . Lawrence, . Pittsfield, . Springfield, . New Bedford, .	\$759,977 00	\$4,609 74	\$92 19
			4,300 00	56 37	1 13
MAINE LLOYDS, . .	Bangor, Me.,	{ R. B. Fuller, .	\$957,712 00	\$7,116 10	\$142 32
			\$863,990 00	\$17,196 81	\$343 94
MANHATTAN, . . .	New York,	{ Stearns Bros., . E. D. Whitaker, . Chapin & Lee, . A. W. Chapin & Co., George A. Washburn, F. M. Putnam, . John H. Derby, . H. Van Campen, . Oliver Chace, . Wm Lincoln & Co., N. Ambrose, . J. N. Dunham & Co., R. W. Parks, . Geo. W. Coburn & Son, Boston, . North Adams, . Springfield, <sup>4</sup> . Springfield, . Worcester, . Lynn, . Salem, . New Bedford, . Fall River, . Warren, . Lawrence, <sup>2</sup> . Pittsfield, <sup>2</sup> . Russell, <sup>2</sup> . Lowell, <sup>1</sup> .	\$662,129 00	\$7,440 55	\$148 81
			27,350 00	486 00	9 72
			29,640 00	477 50	9 55
			62,091 66	874 21	17 48
			19,200 00	311 64	6 23
			66,750 00	902 94	18 06
			34,475 00	551 38	11 03
			25,250 00	543 15	10 86
			16,500 00	146 50	2 93
			85,572 00	1,423 70	28 47
			-	-	-
			-	-	-
			-	-	-
			-	-	-
			-	-	-
			\$1,028,957 66	\$13,157 57	\$263 15

<sup>1</sup> No business.<sup>2</sup> Established since November 1, 1872.<sup>3</sup> This Company has a deposit of \$200,000 in the State, on which it pays a corporation tax of \$2,906.<sup>4</sup> Firm dissolved.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
MARKET, <sup>1</sup> . . .	New York,	Jordan, Lovett & Co., Holmes & Gilmore, James Cook, . . .	Boston, Springfield, Lowell, . . .	\$1,197,060 00 59,962 00 39,000 00	\$8,243 00 554 02 425 52	\$164 86 11 08 8 51
MERCANTILE FIRE, . .	New York, . .	Hutchings & Vincent,	Boston, . . .	\$1,296,022 00	\$9,222 54	\$184 41
MERCANTILE MUTUAL, . .	New York,	Wm. H. Vincent, . . Randolph E. Ladd, . Lawrence Grinnell, Stephen H. Rhodes, Andrew S. Briggs, . .	Boston, Springfield, New Bedford, Taunton, <sup>2</sup> . . . Taunton, . . .	\$6,547,932 00 146,576 00 565,712 00 497,261 00 164,046 00	\$87,910 02 2,622 77 4,600 92 2,154 88 583 71	\$1,758 20 52 45 92 02 43 09 11 67
MERCHANTS', . . .	New York, . .	Stearns Bros., . .	Boston, . . .	\$7,921,527 00	\$97,872 30	\$1,957 44
MERCHANTS', . . .	Providence, R. I.,	Peleg E. Eddy, H. B. & N. H. Hunt, John H. Derby, . . S. A. Williams, . . Leander Holbrook, . Wm. Lincoln & Co., E. B. Currier, . . Hunt & Elliott, . . Turner, Walker & Co., Wm. P. Chadwick, . .	Boston, Athol Depot, Salem, Taunton, . . . Milford, . . . Warren, . . . Lawrence, Lowell, Northampton, . . Edgartown, . .	\$1,472,560 00 35,557 66 247,045 00 41,085 00 16,075 00 68,628 00 251,029 00 41,675 00 104,530 00 3,600 00	\$18,476 20 594 40 3,534 24 649 73 300 66 1,289 49 2,434 47 629 54 1,160 88 48 50	\$369 52 11 89 70 68 12 99 6 01 25 79 48 69 12 59 23 22 97

MERCHANTS' (continued),		A. W. Chapin & Co., Chapin & Lee, <sup>7</sup> . Milton M. Fisher, . Walter Goodell, <sup>3</sup> . Walter S. Goodell, . Walter Paine, 3d, . S. R. Barton, . J. C. Chaffee, . Wm. P. Porter, . L. C. Parks, . F. C. Currier, . J. N. Dunham & Co., Silsbee & Pickford, Reed & Bro., . Jos. S. Tillinghast, . M. B. Whitney, . E. P. Davis, .	Providence, R. I.,	Springfield, Springfield, Medway, . Haverhill, Haverhill, . Fall River, Webster, . Lee, . North Adams, Worcester, . Fitchburg, Pittsfield, . Lynn, . Boston, . New Bedford, Westfield, . Hyde Park, <sup>4</sup>	\$64,379 17 106,200 00 31,100 00 29,300 00 13,500 00 7,939 60 84,143 33 17,200 00 39,275 00 251,452 00 120,215 00 118,938 50 95,830 00 185,878 00 115,633 00 44,500 00 22,800 00	\$851 35 1,282 97 444 56 318 42 208 25 60 22 1,008 05 227 25 473 62 3,717 16 1,891 87 1,281 73 1,598 14 3,021 76 1,901 00 478 96 199 25	\$17 03 25 66 8 89 6 37 4 16 1 20 20 16 4 54 9 47 74 34 37 84 25 63 31 96 60 43 38 03 9 58 3 98
MERCHANTS' MUTUAL, <sup>5</sup>		Edward Stearns, Aug. N. Currier, .	Newark, N. J., .	Boston, Worcester, .	\$3,630,168 26	\$48,082 67	\$961 65
MERCHANTS' MARINE, <sup>6</sup>		R. B. Fuller, .	Bangor, Me.,	Boston, .	-	-	-
MERIDEN FIRE, .		Reed & Brother, Thomas Siggins, F. L. Gilman, . A. C. Chadwick, F. M. Putnam, .	Meriden, Conn., .	Boston, Gt. Barrington, . New Bedford, Lawrence, . Lynn, .	\$301,933 00 4,500 00 17,750 00 8,033 00 15,620 00	\$4,052 75 50 00 312 70 135 08 250 67	\$81 05 1 00 6 25 2 70 5 01

<sup>1</sup> Withdrew from the State, November, 1872.<sup>5</sup> Admitted November 15, 1872.<sup>2</sup> Resigned June 15, 1872.<sup>3</sup> Deceased.  
<sup>6</sup> Admitted December 21, 1872.<sup>4</sup> Agency terminated, April 1, 1872.  
<sup>7</sup> Firm dissolved.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
MERIDEN FIRE (con.),	{ Meriden, Conn.,	G. W. Coburn & Son,	Lowell, .	\$2,225 00	\$50 32	\$1 01
		John D. Washburn,	Worcester, .	22,800 00	582 15	11 64
		J. N. Dunham & Co.,	Pittsfield, .	-	-	-
NARRAGANSETT F. & M.,	{ Providence, R. I.,	John W. Porter,	Boston, .	\$372,861 00	\$5,433 67	\$108 76
		Henry S. Bacon,	Milford, .	\$4,251,162 00	\$67,975 00	\$1,359 50
		H. B. & N. H. Hunt,	Athol Depot,	67,700 00	638 97	12 78
		Arnold G. Potter,	Adams, .	64,653 33	1,038 90	20 78
		Hunt & Elliott,	Lowell, .	102,482 00	1,524 50	30 49
		S. R. Barton, .	Webster, .	76,425 00	1,350 50	27 01
		F. M. Putnam,	Lynn, .	65,843 33	878 06	17 56
		Jos. C. Pynchon,	Springfield,	223,440 00	2,959 42	59 19
		Daniel Upton,	S. Adams, .	180,373 83	2,573 37	51 47
		John T. Hall, .	Plymouth, .	19,900 00	284 50	5 69
		Daniel F. Viles,	Waltham, .	19,750 00	268 75	5 37
		Sam'l H. Cook,	New Bedford, .	-	-	-
		Easton & Milne,	Fall River,	934,519 33	9,695 55	193 91
		S. A. Williams,	Taunton, .	101,808 00	1,785 26	35 71
		Leonard & Lyman,	Westfield, .	50,550 00	662 28	13 25
		Loring W. Puffer,	N. Bridgewater,	28,100 00	344 50	6 89
		A. C. Chadwick,	Lawrence,	61,014 00	874 49	17 49
		L. C. Parks, .	Worcester,	163,614 00	2,586 55	51 73
		J. N. Dunham & Co.,	Pittsfield, .	82,103 25	1,056 46	21 13
		E. P. Howland,	Worcester,	162,849 00	1,999 13	39 98
		S. A. Macintire,	Salem, .	93,900 00	1,336 30	26 72
		Jos. S. Tillinghast,	Bedford, .	141,382 00	2,506 51	50 13

NARRAGANSETT (con.),	Providence, R. I.,	Jos. T. Pease, . John Adams, . Silas Holman, .	Edgartown, . Uxbridge, <sup>3</sup> . Fitchburg, .	\$29,150 00 2,500 00 46,220 00	\$491 98 25 00 478 70	\$9 84 50 9 57
				\$6,969,439 07	\$103,334 68	\$2,066 69
		Chas. W. Sproat, . F. C. Currier, . Williams & Nims, . William Archer, . Gilmore & Francis, . S. D. Howland, . Charles Army, . Jones Frankie, . Frankle & Jenness, . York & Edwards, . J. H. Stannard, . George G. Parker, . Jacob Welch, . Wm. P. Porter, . Peck & Pierce, . Holmes & Gilmore, .	Boston, . Fitchburg, . Greenfield, . Salem, . Pittsfield, . Fall River, . New Bedford, . Haverhill, . Haverhill, . Lowell, . Lawrence, . Milford, . Lynn, . N. Adams, . Northampton, . Springfield, <sup>1</sup> .	\$1,972,455 57 97,875 00 2,000 00 69,225 00 97,824 25 103,756 25 68,950 00 32,950 00 2,500 00 46,010 00 30,900 00 18,425 00 2,700 00 19,000 00 28,000 00	\$27,540 10 2,140 40 65 00 1,029 34 1,702 71 1,445 65 1,297 36 409 10 25 00 543 33 484 15 283 71 42 00 241 78 326 22	\$550 80 42 81 1 30 20 59 34 05 28 91 25 95 8 18 50 10 87 9 68 5 67 84 4 83 6 52
NATIONAL,	Bangor, Me.,					
		Elkison, Hollis & Co., Wm. Lincoln & Co., Chapin & Lee, A. W. Chapin & Co.,	Boston, . Warren, . Springfield, <sup>4</sup> . Springfield, .	\$819,732 00 25,902 00 23,570 84 7,500 00	\$6,639 61 362 14 258 38 138 45	\$132 79 7 24 5 17 2 77
NATIONAL FIRE,	New York, .			\$876,704 84	\$7,398 58	\$147 97

<sup>1</sup> Established since November 1, 1872.

<sup>2</sup> No business.

<sup>3</sup> Agency ceased March 31, 1872.

<sup>4</sup> Firm dissolved.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
NATIONAL FIRE,	Hartford, Ct.,	Hovey & Fenno,	Boston,	\$1,062,087 00	\$6,498 57	\$129 97
		William F. Johnson,	Lynn,	73,200 00	788 70	15 77
		R. B. Robinson,	Westfield,	70,750 00	725 77	14 51
		Rawson & Wood,	Hudson,	15,000 00	188 00	3 76
		Turner, Walker & Co.,	Northampton,	86,450 00	896 00	17 92
		Henry Dutcher,	Sheffield,	10,700 00	102 25	2 04
		Walter Goodell, <sup>4</sup>	Haverhill,	36,900 00	395 30	7 91
		Walter S. Goodell,	Haverhill,	4,925 00	54 57	1 09
		Chas. B. Fowler,	Salem,	44,300 00	594 25	11 88
		Upton & Willis,	Fitchburg,	11,750 00	107 72	2 15
		J. N. Dunham & Co.,	Pittsfield,	119,207 00	1,447 98	28 96
		Jos. S. Tillinghast,	New Bedford,	80,484 00	1,152 21	23 04
		Stephen H. Rhodes,	Taunton, <sup>2</sup>	20,400 00	315 89	6 32
		Andrew S. Briggs,	Taunton,	12,050 00	149 75	3 00
		Easton & Milne,	Fall River,	34,100 00	326 50	6 53
		Henry C. Church,	Lowell,	34,650 00	495 88	9 92
		H. H. Wellington,	Adams,	21,400 00	223 85	4 47
		Fitch & Thompson,	Worcester,	192,600 00	2,384 02	47 68
		Samuel J. Lyons,	Greenfield,	42,866 67	556 94	11 14
		Wm. P. Porter,	N. Adams,	21,000 00	293 03	5 86
		John A. Smith,	Cambridge,	124,275 00	858 63	17 17
		Jas. M. Porter & Co.,	Springfield,	127,825 00	1,490 00	29 81
		Charles G. Stevens & Son,	Clinton,	13,137 00	186 21	3 72
		George D. Sargent,	Lynn, <sup>3</sup>	53,900 00	629 75	12 59
		Virgil Guild,	Ware,	8,500 00	77 30	1 55
		Bugbee & Mack,	Lawrence, <sup>1</sup>	-	-	-

NATIONAL FIRE (con.),	Hartford, Ct.,	Alfred Laws, Dan'l F. Viles,	N. Bridgewater, <sup>1</sup> Waltham, <sup>1</sup>	—	—	—	—
				\$2,322,456 67	\$20,938 57	\$418 77	
		Chas. W. Sproat,	Boston,	\$138,646 67	\$2,935 61	\$88 07	
		L. C. Parks,	Worcester,	24,150 00	429 57	8 59	
		Miles & Co.,	Pittsfield,	1,000 00	15 00	45	
		S. D. Howland,	Fall River,	26,000 00	394 50	7 89	
		John K. Norwood,	Lawrence, <sup>1</sup>	—	—	—	
		W. A. Fuller,	Springfield, <sup>1</sup>	—	—	—	
		J. L. Pearson,	Amesbury, <sup>1</sup>	—	—	—	
		S. C. Warriner,	Springfield, <sup>1</sup>	—	—	—	
		David F. Parker,	Springfield, <sup>1</sup>	—	—	—	
		E. D. & C. F. Whitaker,	North Adams, <sup>1</sup>	—	—	—	
		Wm. Lincoln & Co.,	Warren, <sup>1</sup>	—	—	—	
		Francis A. Thompson,	Greenfield, <sup>1</sup>	—	—	—	
		Arnold G. Potter,	Adams, <sup>1</sup>	—	—	—	
		York & Edwards,	Lowell, <sup>1</sup>	—	—	—	
		Wm. F. Johnson,	Lynn, <sup>1</sup>	—	—	—	
		Peck & Pierce,	Northampton, <sup>1</sup>	—	—	—	
		Thomas P. Gentlee,	Manchester, <sup>1</sup>	—	—	—	
		S. A. Williams,	Taunton, <sup>1</sup>	—	—	—	
		H. Van Campen,	New Bedford, <sup>1</sup>	—	—	—	
		M. F. Plimpton & Co.,	Fitchburg, <sup>1</sup>	—	—	—	
		J. C. Chaffee,	Lee, <sup>1</sup>	—	—	—	
				\$189,796 67	\$3,774 68	\$105 00	

<sup>1</sup> Established since Nov. 1, 1872.<sup>2</sup> Agency ceased June 15, 1872.<sup>3</sup> Agency ceased February 1, 1872.<sup>4</sup> Deceased.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
NEW HAMPSHIRE FIRE, .	Manchest'r, N.H.,	Thurber & McKean, .	Boston, .	\$199,315 00	\$1,525 08	\$30 50
		Geo. W. Coburn & Son, .	Lowell, .	3,300 00	69 00	1 38
		John N. Brown, .	Boston, <sup>2</sup> .	-	-	-
		A. C. Chadwick, .	Lawrence, <sup>2</sup> .	-	-	-
		Warriner & Hill, .	Springfield, <sup>3</sup> .	-	-	-
		George E. Kendall, .	Worcester, <sup>3</sup> .	-	-	-
		William Elliott, .	Greenfield, <sup>2</sup> .	-	-	-
		Benj. F. Brown, .	Charlestown, <sup>2</sup> .	-	-	-
		Geo. E. Underwood, .	Ayer, <sup>2</sup> .	-	-	-
		E. P. Hollis, .	Natick, <sup>3</sup> .	-	-	-
		William H. Gerrish, .	Lynn, <sup>2</sup> .	-	-	-
		Charles Almy, .	New Bedford, <sup>3</sup> .	-	-	-
		H. A. Smith, .	Stoneham, <sup>2</sup> .	-	-	-
		W. H. Norris, .	Chelsea, <sup>3</sup> .	-	-	-
				\$202,615 00	\$1,594 08	\$31 88
NEWPORT FIRE & MAR.,	Providence, R.I.,	Henry R. Dalton, .	Boston, .	\$1,380,340 00	\$6,213 21	\$124 26
		S. A. Williams, .	Taunton, .	117,087 00	1,171 74	23 43
		Joseph S. Tillinghast, .	New Bedford, .	59,769 00	1,190 95	23 82
		Wm. Lincoln & Co., .	Warren, .	5,200 00	104 50	2 09
		Fitch & Thompson, .	Worcester, .	286,103 00	2,434 86	48 70
		E. P. Davis, .	Hyde Park, .	80,275 00	884 10	17 68
				\$1,928,774 00	\$11,999 36	\$239 99

NEW YORK & YONKERS, New York,	E. W. Sanborn, James Goodman, Franklin S. Phelps,	Boston, <sup>1</sup> Boston, Boston, <sup>2</sup>	\$61,925 00 146,577 50 —	\$525 12 1,443 39 —	\$10 50 28 87 —
NIAGARA FIRE, New York,	Chas. E. Lane,	Boston,	\$208,502 50	\$1,968 51	\$39 37
	H. J. Poole,	South Boston,	\$2,071,068 74	\$18,285 94	\$365 72
	Upton & Willis,	Fitchburg,	62,250 00	703 86	14 08
	Samuel E. Howe,	Pittsfield,	33,000 00	504 37	10 09
	Leland & Thomas, <sup>3</sup>	Amherst,	23,600 00	313 29	6 27
	Edward A. Thomas,	Amherst,	19,275 00	227 25	4 54
	S. B. Maynard,	Amherst,	23,075 00	327 00	6 54
	Otis Lane,	Marlborough,	78,750 00	783 19	15 66
	Kimball & Tolman,	Ware,	36,150 00	594 25	11 88
	Walter Goodell, <sup>4</sup>	Lynn,	111,855 00	1,173 24	23 46
	Walter S. Goodell,	Haverhill,	79,000 00	682 87	13 66
	Samuel Porter,	Haverhill,	20,000 00	214 50	4 29
	S. A. Hayward,	Beverly,	38,900 00	493 94	9 88
	Randolph E. Ladd,	N. Bridgewater,	25,450 00	282 62	5 65
	J. D. Washburn,	Springfield,	341,367 00	4,115 53	82 31
	A. N. Cowles, <sup>4</sup>	Worcester,	276,535 00	4,088 46	81 77
	J. H. Stannard,	Gt. Barrington,	22,700 00	350 55	7 01
	J. H. Webber,	Lawrence,	203,750 00	2,089 41	41 79
	J. S. Norman,	Cambridgeport,	53,300 00	615 19	12 30
	George G. Parker,	Boston,	36,500 00	480 00	9 60
	Henry C. Church,	Milford,	29,500 00	320 97	6 42
	R. B. Robinson,	Lowell,	104,075 00	1,544 07	30 88
	William Archer,	Westfield,	103,520 00	1,048 51	20 97
	William P. Porter,	Salem,	121,675 00	1,236 45	24 73
		North Adams,	45,000 00	697 68	13 95

<sup>1</sup> Five months business.<sup>2</sup> Established since November 1, 1872.<sup>3</sup> Firm dissolved.<sup>4</sup> Deceased.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
NIAGARA FIRE (con.), . New York,		Clement Meserve, .	Hopkinton, .	\$25,232 00	\$327 63	\$6 55
		B. S. Fiske, .	Brighton, .	17,800 00	278 25	5 56
		Peck & Pierce, .	Northampton, .	75,850 00	968 50	19 37
		Daniel Adams, .	South Adams, .	59,933 00	767 49	15 35
		Jos. S. Tillinghast, .	New Bedford, .	85,219 00	1,235 35	24 71
		Isaac N. Damon, .	Lexington, .	12,800 00	173 17	3 46
		James G. Allen, .	Palmer, .	12,900 00	128 75	2 57
		Jas. S. Greene, .	Chelsea, .	34,000 00	368 25	7 36
		George H. Briggs, .	Amesbury, .	86,250 00	1,154 60	23 09
		Stephen H. Rhodes, .	Taunton, <sup>3</sup> .	5,000 00	56 25	1 12
		Henry Dutcher, .	Sheffield, <sup>4</sup> .	-	-	-
		Luther Stephenson, .	Hingham, <sup>4</sup> .	-	-	-
		John T. Hall, .	Plymouth, <sup>4</sup> .	-	-	-
		George W. Norris, .	Ashland, <sup>4</sup> .	-	-	-
		George H. Long, .	Charlestown, <sup>4</sup> .	-	-	-
		Herbert Presson, .	Gloucester, <sup>4</sup> .	-	-	-
		Samuel J. Lyons, .	Greenfield, <sup>4</sup> .	-	-	-
		Z. A. Appleton, .	Rockport, <sup>4</sup> .	-	-	-
		D. H. Bemis, .	Clinton, <sup>4</sup> .	-	-	-
		Thomas Siggins, .	Gt. Barrington, <sup>4</sup> .	-	-	-
		Everett Robinson, .	Middleborough, <sup>4</sup> .	-	-	-
		John Underhay, .	Holbrook, <sup>4</sup> .	-	-	-
		Chas. E. Jewett, .	Georgetown, <sup>4</sup> .	-	-	-
		George E. Underwood, .	Ayer, <sup>4</sup> .	-	-	-
		Joseph P. Hayden, .	Wareham, <sup>4</sup> .	-	-	-
		John P. Slade, .	Fall River, <sup>4</sup> .	-	-	-
		Asa Allen, .	Holliston, <sup>4</sup> .	-	-	-
		Mathew Barney, .	Nantucket, <sup>4</sup> .	-	-	-

NIAGARA FIRE (con.),	New York,	Thomas G. Sandland,	Attleborough, <sup>4</sup>	-					
		Winthrop Faulkner,	Grafton, <sup>4</sup>	-					
}	}	C. C. Esty,	Framingham, <sup>4</sup>	-					
		Jas. O. Parker,	Methuen, <sup>4</sup>	-					
		E. M. Reed,	Mansfield, <sup>4</sup>	-					
		S. R. Barton,	Webster, <sup>4</sup>	-					
		H. B. & N. H. Hunt,	Athol Depot, <sup>4</sup>	-					
		R. B. Johnson,	Holyoke, <sup>4</sup>	-					
NORTH BRITISH & MER- CANTILE, . . . }	London & Edin- burgh, . . . }	Hovey & Fenno,	Boston,	.	\$4,375,279 74	\$46,631 38	\$932 63		
		Henry C. Church,	Lowell,	.	\$6,365,419 37	\$46,345 60	\$1,462 82		
		Easton & Milne,	Fall River,	.	94,800 00	1,453 87	49 77		
		S. A. Williams,	Taunton,	.	181,775 33	1,981 70	52 62		
		Harvey Kirkland,	Northampton,	.	153,194 00	2,091 29	58 00		
		E. F. Morris,	Monson,	.	20,300 00	143 50	4 99		
		Walter Goodell, <sup>1</sup>	Haverhill,	.	76,300 00	1,044 35	35 03		
		Walter S. Goodell,	Haverhill,	.	124,800 00	1,006 19	39 55		
		R. B. Johnson,	Holyoke,	.	36,900 00	418 50	8 37		
		H. J. Dunham,	Stockbridge,	.	238,250 00	2,274 98	60 49		
		E. F. Johnson,	Marlborough,	.	53,775 00	937 21	32 56		
		Silsbee & Pickford,	Lynn,	.	5,400 00	67 25	1 72		
		Joseph S. Tillinghast,	New Bedford,	.	292,250 00	4,410 81	146 80		
		Andrew L. Bush,	Westfield,	.	686,486 00	6,627 14	211 64		
		Upton & Willis,	Fitchburg,	.	84,450 00	906 12	27 81		
		D. S. Swan & Son,	Lawrence,	.	46,100 00	503 00	16 58		
		E. M. Phillips,	Southbridge,	.	99,350 00	1,365 40	44 37		
		Loring W. Puffer,	N. Bridgewater,	.	45,033 33	468 42	15 49		
		Samuel J. Lyons,	Greenfield,	.	72,700 00	1,078 75	35 42		
			75,066 66	830 39	26 90				

<sup>1</sup> Deceased.

<sup>2</sup> Resigned June 15, 1873.

<sup>4</sup> Established since Nov. 1, 1872.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
NORTH BRITISH & MER- CANTILE (con.), . . . }	London & Edin- burgh, . . . }	Chas. G. Stevens, . .	Clinton, .	\$14,500 00	\$275 00	\$10 00
		William P. Porter, . .	N. Adams, .	129,100 00	1,540 00	49 00
		Daniel Upton, . .	S. Adams, .	123,796 00	1,594 00	49 00
		Randolph E. Ladd, . .	Springfield, .	699,116 00	7,304 72	218 00
		J. D. Washburn, . .	Worcester, .	1,102,719 00	13,372 52	367 04
		Samuel Macintire, . .	Salem, .	73,050 00	842 12	25 38
		Samuel H. Skerry & Co.,	N. Brookfield, .	77,900 00	765 87	26 46
		Samuel E. Howe, . .	Pittsfield, .	139,576 00	2,078 11	64 82
		Trowbridge & Tisdale, .	Brighton, <sup>2</sup> .	-	-	-
		William B. Sears, . .	Boston, <sup>2</sup> .	-	-	-
		Coleman S. Adams, . .	Framingham, <sup>2</sup> .	-	-	-
		B. T. H. Porter, . .	Woburn, <sup>2</sup> .	-	-	-
		John M. Daggett, . .	Attleborough, <sup>2</sup> .	-	-	-
		Joseph Sherman, . .	Weymouth, <sup>2</sup> .	-	-	-
		Horatio F. Allen, . .	Newtonville, <sup>2</sup> .	-	-	-
		Milton M. Fisher, . .	Medway, <sup>2</sup> .	-	-	-
		George G. Parker, . .	Milford, <sup>2</sup> .	-	-	-
		S. A. Stacy & Son, . .	Gloucester, <sup>2</sup> .	-	-	-
		J. P. Washburn, . .	Barnstable, <sup>2</sup> .	-	-	-
		Samuel Porter, . .	Beverly, <sup>2</sup> .	-	-	-
		Amos G. Hulbert, . .	Lee, <sup>2</sup> .	-	-	-
		Asa Allen, . .	Holliston, <sup>2</sup> .	-	-	-
		A. W. Selkirk, . .	Gt. Barrington, <sup>2</sup> .	-	-	-
		Henry A. Smith, . .	Stoneham, <sup>2</sup> .	-	-	-
		E. P. Hollis, . .	Natick, <sup>2</sup> .	-	-	-
		W. A. Tilton, . .	Ashland, <sup>2</sup> .	-	-	-
		W. B. Hastings, . .	Cambridge, <sup>2</sup> .	-	-	-
		Lewis M. Ferry, . .	Chicopee, <sup>2</sup> .	-	-	-

NORTH BRITISH & MERCANTILE, (con.), } London & Edinburgh, . . . }	Caleb Hobart, . . .	Bridgewater, <sup>2</sup>	-	-	-
	W. L. Weston, . . .	Danvers, <sup>2</sup> . . .	-	-	-
	S. R. Barton & Co., . . .	Webster, <sup>2</sup> . . .	-	-	-
	Jas. G. Allen, . . .	Palmer, <sup>2</sup> . . .	-	-	-
	S. P. Marsh, . . .	Chelsea, <sup>2</sup> . . .	-	-	-
	Abram C. Paul, . . .	Stoughton, <sup>2</sup> . . .	-	-	-
	John M. Lockett, . . .	Leominster, <sup>2</sup> . . .	-	-	-
	Chas. E. Jewett, . . .	Georgetown, <sup>2</sup> . . .	-	-	-
	F. P. Howland & Sons, . . .	Abington, <sup>2</sup> . . .	-	-	-
	H. A. Darling, . . .	Hyde Park, <sup>2</sup> . . .	-	-	-
NORTH MISSOURI, <sup>1</sup> . . .	Virgil Guild, . . .	Ware, <sup>2</sup> . . .	-	-	-
	John T. Hall, . . .	Plymouth, <sup>2</sup> . . .	-	-	-
	J. S. & C. Adams, . . .	Amherst, <sup>2</sup> . . .	-	-	-
	William H. Gerrish, . . .	Lynn, . . .	-	-	-
	Jordan & Lovett, . . .	Boston, . . .	-	-	-
	W. A. Fuller, . . .	Springfield, . . .	-	-	-
	H. K. Merrifield, . . .	Worcester, . . .	-	-	-
	Edwards & Machell, . . .	Lawrence, . . .	-	-	-
	Hammond Vinton, . . .	Boston, . . .	-	-	-
	Edward Stearns, . . .	Boston, . . .	-	-	-
NORTH-WESTERN NAT'L, <sup>3</sup> . . .	George G. Parker, . . .	Milford, . . .	\$846,018 00	\$9,052 85	\$181 06
	Lucius Pierce, . . .	W. Medway, . . .	27,750 00	272 70	5 45
	John Adams, . . .	Uxbridge, . . .	4,100 00	66 75	1 33
	York & Edwards, . . .	Lowell, . . .	5,000 00	56 00	1 12
	Virgil Guild, . . .	Ware, . . .	49,280 00	646 43	12 93
			12,450 00	122 75	2 45
ORIENT, . . .					

<sup>1</sup> Admitted Nov. 26, 1872.

<sup>2</sup> Established since Nov. 1, 1872.

<sup>3</sup> Admitted Nov. 15, 1872.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
ORIENT (continued), Hartford, Ct.,		Leland & Thomas, <sup>1</sup>	Amherst, .	\$3,175 00	\$62 13	\$1 24
		Edward A. Thomas,	Amherst, .	20,050 00	207 55	4 15
		George E. Underwood,	Ayer, .	65,625 00	764 82	15 30
		H. B. & N. H. Hunt,	Athol Depot,	9,000 00	119 50	2 39
		George H. Briggs, .	Amesbury,	26,700 00	475 30	9 51
		H. Van Campen, .	New Bedford,	25,550 00	514 25	10 28
		Henry Dutcher, .	Sheffield, .	17,300 00	275 50	5 51
		Milo Stowell, .	Hinsdale, .	3,400 00	67 50	1 35
		Leonard & Lyman,	Westfield, .	27,950 00	281 75	5 64
		E. M. Phillips,	Southbridge,	27,600 00	387 76	7 75
		Fred. C. Brown, .	Cheshire, .	3,950 00	53 13	1 06
		J. C. Chaffee, .	Lee, .	55,887 33	843 43	16 87
		Samuel E. Howe, .	Pittsfield, .	11,120 00	115 17	2 30
		John M. Turner, .	Northampton,	139,725 00	1,494 42	29 89
		John T. Hall, .	Plymouth, <sup>2</sup>	-	-	-
		Wm. F. Johnson, .	Lynn, .	67,030 00	653 13	13 06
		George D. Sargeant,	Lynn, <sup>3</sup>	26,900 00	315 00	6 30
		John P. Washburn,	Barnstable,	1,600 00	18 30	36
		Jas. M. Porter & Co.,	Springfield,	42,900 00	460 30	9 21
		Walter Goodell, <sup>4</sup>	Haverhill, .	10,950 00	126 50	2 53
		Walter S. Goodell, .	Haverhill, .	6,400 00	125 50	2 51
		E. M. Reed, .	Mansfield, .	39,758 00	553 19	11 06
		W. H. Thomas, <sup>4</sup>	Foxborough,	1,250 00	15 00	30
		J. N. Shattuck,	Natick, .	54,950 00	657 90	13 16
		Jared F. Alden,	Middleboro',	17,434 00	332 31	6 65
		Sam'l D. Howland, .	Fall River,	79,100 00	1,097 15	21 94
		Waldo Johnson, .	Webster, .	10,200 00	98 10	1 96
		B. L. Wood, .	Taunton, .	13,900 00	224 12	4 48

ORIENT (continued),	Hartford, Ct.,	{	A. Bond & Son,	North Adams,	\$62,250 00	\$812 12	\$16 24
			Sam'l Porter,				
			J. & J. F. Hardwick,				
			Geo. A. Washburn,				
			D. S. Swan & Son,				
		{	Abram C. Paul,	Worcester,	135,750 00	1,964 80	39 30
			Herbert A. Fuller,				
			F. C. Currier,				
			Samuel J. Lyons,				
			Henry A. Brown,				
		{	Porter Underwood,	Lawrence,	22,100 00	240 70	4 81
			R. W. Parks,				
			Benj. F. Mather, Jr.,				
			Alfred Laws,				
			Jos. C. Pynchon,				
		{	Otis Merriam & Son,	Stoughton,	20,905 00	287 50	5 75
		{		S. Adams,	14,500 00	320 30	6 40
		{		Greenfield, <sup>5</sup>	-	-	-
		{		Salem,	18,800 00	178 50	3 57
		{		Holyoke,	37,900 00	456 52	9 13
		{		Russell,	26,800 00	363 67	7 27
		{		Williamstown,	4,150 00	49 38	99
		{		N. Bridgewater,	51,250 00	564 87	11 30
		{		Springfield,	11,500 00	126 25	2 53
		{		Chelsea, <sup>6</sup>	-	-	-
ORIENT MUTUAL,	New York,	{	Foster & Cole,	Boston,	\$9,077,111 00	\$26,765 47	\$535 31
			Sam'l H. Cook,				
PACIFIC FIRE, <sup>7</sup>	New York,	{	Cyrus Brewer,	New Bedford,	17,800 00	\$107,260 29	\$2,145 20
PACIFIC MUTUAL, <sup>8</sup>	New York,	{	Franklin S. Phelps,	Boston,	\$9,094,911 00	\$108,525 41	\$2,170 50

<sup>1</sup> Firm dissolved. <sup>2</sup> No business. <sup>3</sup> November and December, 1871, and January, 1872. <sup>4</sup> Deceased.  
<sup>5</sup> No business; agency given up. <sup>6</sup> Established since Nov. 1, 1872. <sup>7</sup> Admitted November 25, 1872. <sup>8</sup> Admitted Feb. 21, 1873.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
PENN FIRE, . . .	{ Philadelphia, Pa.,	Wm. H. Whitcomb,	Boston, .	\$312,500 00	\$4,827 76	\$96 55
		W. B. Hastings, .	Cambridge, <sup>1</sup>	-	-	-
		L. C. Parks, . .	Worcester, <sup>1</sup>	-	-	-
		Foster & Cole,	Boston, .	\$3,383,929 00	\$28,947 03	\$578 94
		F. C. Currier, .	Fitchburg, .	183,998 32	3,175 78	63 51
		Leander Holbrook, .	Milford, .	10,900 00	137 75	2 75
		S. H. Colton, .	Worcester, .	265,180 00	3,230 00	64 60
		Sam'l H. Cook,	New Bedford, .	46,440 00	750 52	15 01
		H. Bird, . . .	Cambridge, .	169,753 00	2,709 66	54 19
		Geo. E. Wills, .	Newburyport, .	65,225 00	862 88	17 26
PENNSYLVANIA FIRE,	{ Philadelphia, Pa.,	S. W. Smith, . .	Waltham, .	22,225 00	361 55	7 23
		S. A. Hayward,	N. Bridgewater,	53,100 00	772 50	15 45
		F. M. Putnam,	Lynn, . . .	125,900 00	1,689 86	50 68
		Coleman S. Adams,	Framingham, .	41,435 05	470 93	9 42
		William R. Gordon,	Beverly, . .	30,350 00	367 50	7 35
		E. D. & C. F. Whitaker,	North Adams, .	70,525 00	982 10	19 64
		Jones Frankle,	Haverhill, .	40,700 00	652 36	13 05
		Frankle & Jenness,	Brighton, .	19,910 00	278 60	5 57
		Trowbridge & Tisdale,	Edgartown, .	72,978 00	1,323 95	26 48
		Joseph T. Pease,	Hudson, . .	27,825 00	585 24	11 70
		Rawson & Wood,	W. Roxbury,	10,000 00	183 75	3 67
		Charles J. Page,	Springfield,	54,550 00	957 45	28 72
		Holmes & Gilmore,	Taunton, . .	451,898 00	5,288 71	105 78
		Stephen H. Rhodes, <sup>2</sup>	Wellsley, .	18,063 24	479 64	9 59
		Andrew S. Briggs, .	Taunton, . .	8,175 00	167 37	3 35
		George Jennings,	Wellsley, .	13,500 00	187 50	3 75
		Benj. F. Brown,	Charlestown, .	57,266 00	990 75	19 81

PENN'A FIRE (continued), Philadelphia, Pa.,	Zeno A. Appleton, .	Rockport, .	\$17,200 00	\$241 50	\$4 83
	John P. Slade, .	Fall River, .	71,550 00	820 38	16 41
	Joseph Sherman, .	Weymouth, .	48,300 00	899 00	17 98
	Charles Tapley, .	Peabody, .	44,575 00	438 93	8 78
	John T. Hall, .	Plymouth, .	34,000 00	305 00	6 10
	John Edwards, .	Lawrence, .	126,810 00	1,610 29	32 21
	William Barnes, .	Marlboro', .	3,300 00	37 00	74
	S. C. Bassett, .	E. Wareham, .	900 00	11 25	22
	Davis & DeWolf, .	Greenfield, .	36,000 00	389 33	7 79
	William Northey, .	Salem, .	54,754 00	487 41	14 62
	Gilmore & Francis, .	Pittsfield, .	66,687 50	895 03	17 90
	Charles F. Hartshorne, .	Wakefield, .	37,150 00	528 90	10 58
	William Lincoln & Co., .	Warren, .	18,500 00	299 02	5 98
	S. H. Skerry & Co., .	N. Brookfield, .	17,000 00	296 75	5 94
	H. A. Smith, .	Stoneham, .	24,758 00	298 21	5 96
	Turner, Walker & Co., .	Northampton, .	52,412 50	647 47	12 95
	Asa Allen, .	Holliston, .	4,500 00	95 00	1 90
	M. Barney, .	Nantucket, <sup>1</sup> .	-	-	-
	B. T. H. Porter, .	Woburn, <sup>1</sup> .	-	-	-
	Chas. E. Jewett, .	Georgetown, <sup>1</sup> .	-	-	-
	Edward A. Thomas, .	Amherst, <sup>1</sup> .	-	-	-
			\$5,902,222 61	\$63,853 85	\$1,277 18
PEOPLE'S <sup>3</sup> , . . . . . Newark, N. J., . . . . .	Reed & Brother, .	Boston, .	-	-	-
	S. C. Warriner, .	Springfield, .	-	-	-
	Aug. N. Currier, .	Worcester, .	-	-	-
	J. A. Remington, .	Fall River, .	-	-	-
	J. C. Brainard, .	Warren, .	-	-	-

<sup>1</sup> Established since November 1, 1872.

<sup>2</sup> Resigned June 15, 1872.

<sup>3</sup> Admitted December 7, 1872.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
PHENIX, . . . . .	Brooklyn, N. Y.,	Chas. E. Lane, . . . . .	Boston, . . . . .	\$3,446,693 00	\$32,457 05	\$649 14
		Samuel Porter, . . . . .	Beverly, . . . . .	105,350 00	1,145 62	22 91
		A. Brooks Knight, . . . . .	Cambridge, . . . . .	34,650 00	335 53	6 71
		Jones Frankle, . . . . .	Haverhill, . . . . .	168,300 00	1,628 00	32 56
		Frankle & Jenness, . . . . .	Haverhill, . . . . .	72,400 00	792 85	15 86
		Amos G. Hulbert, . . . . .	Lee, . . . . .	40,709 00	791 87	15 84
		Thomas M. James, . . . . .	New Bedford, . . . . .	169,600 00	2,100 02	42 00
		Turner Walker & Co., . . . . .	Northampton, . . . . .	37,000 00	433 33	8 67
		S. A. Macintire, . . . . .	Salem, . . . . .	127,100 00	1,541 82	30 84
		James M. Cushman, . . . . .	Taunton, . . . . .	58,600 00	791 25	15 82
		R. B. Robinson, . . . . .	Westfield, . . . . .	83,940 00	862 52	17 25
		Arnold G. Potter, . . . . .	Adams, . . . . .	55,871 00	784 82	15 70
		Henry Dutcher, . . . . .	Sheffield, . . . . .	37,400 00	484 00	9 68
		Bradford & Folger, . . . . .	Boston, . . . . .	2,950,079 00	46,263 43	925 27
		A. W. Chapin & Co., . . . . .	Springfield, . . . . .	163,300 00	2,104 30	42 09
		Henry Allison, . . . . .	Fitchburg, . . . . .	6,850 00	41 00	82
		Easton & Milne, . . . . .	Fall River, . . . . .	37,300 00	330 58	6 61
		Porter Underwood, . . . . .	Holyoke, . . . . .	88,500 00	1,053 40	21 07
		Silsbee & Pickford, . . . . .	Lynn, . . . . .	281,600 00	4,130 66	82 61
		B. F. Carter & Co., . . . . .	Newburyport, . . . . .	63,900 00	789 56	15 79
		Chapin & Lee, <sup>1</sup> . . . . .	Springfield, . . . . .	245,950 00	2,814 67	56 29
		William Lincoln, . . . . .	Warren, . . . . .	101,203 00	1,255 74	25 11
		S. A. Howland, . . . . .	Worcester, . . . . .	83,583 00	1,068 25	21 36
		York & Edwards, . . . . .	Lowell, . . . . .	109,535 00	1,221 52	24 43
		O. A. Archer, . . . . .	Blackinton, . . . . .	14,550 00	162 62	3 25
		Murphy & Norwood, . . . . .	Lawrence, <sup>2</sup> . . . . .	50,350 00	771 57	15 43
		Daniel Upton, . . . . .	Adams, <sup>3</sup> . . . . .	-	-	-

PHENIX (continued),	Brooklyn, N. Y., {	Charles E. Jewett, Geo. A. Washburn, .	Georgetown, <sup>2</sup> Worcester, <sup>2</sup> .	-	-	-	-
				\$8,634,313 00	\$106,155 98	\$2,123 12	
PHENIX, . . . . .	Hartford, Ct., }	Hovey & Fenno, .	Boston, .	\$3,370,064 12	\$23,299 18	\$465 98	
		S. A. Stacy & Son, .	Gloucester, .	249,850 00	2,459 32	49 19	
		Easton & Milne, .	Fall River, .	193,360 33	2,269 74	45 39	
		Gorham D. Williams, Walter Goodell, <sup>3</sup> .	Greenfield, .	40,550 00	587 81	11 76	
		Walter S. Goodell, .	Haverhill, .	110,650 00	1,055 10	21 10	
		A. C. Chadwick, .	Haverhill, .	23,600 00	201 75	4 03	
		E. C. Whitney, .	Lawrence, .	140,615 00	1,549 79	30 99	
		Peck & Pierce, .	Marlboro', .	112,950 00	1,428 16	28 56	
		Wm. S. Danforth, .	Northampton, .	417,529 00	3,660 40	73 21	
		Chas. W. Rice, .	Plymouth, .	52,150 00	594 25	11 88	
		S. A. Williams, .	Springfield, .	170,050 00	1,715 43	34 31	
		Edward A. Thomas, Francis Guild, .	Taunton, .	331,375 00	4,015 48	80 31	
		Upton & Willis, .	Amherst, .	43,050 00	458 50	9 17	
		Porter Underwood, .	Dedham, .	18,495 00	267 07	5 34	
		Henry C. Church, .	Fitchburg, .	98,627 00	1,710 76	34 22	
		E. F. Morris, .	Holyoke, .	173,425 00	2,071 07	41 42	
		Sam'l H. Cook, .	Lowell, .	360,428 00	5,068 16	101 36	
		William Northey, .	Monson, .	65,350 00	927 99	18 56	
		Henry Dutcher, .	New Bedford, .	114,065 00	1,163 09	23 26	
		J. D. Washburn, .	Salem, .	301,838 00	2,604 95	52 10	
		Leonard & Lyman, .	Sheffield, .	153,540 00	1,780 95	35 62	
		H. F. Allen, .	Worcester, .	549,201 00	8,420 73	168 41	
		D. H. Bemis, .	Westfield, .	152,325 00	1,753 97	35 08	
			Newtonville, .	182,885 00	1,890 48	37 81	
			Clinton, .	16,900 00	223 00	4 46	

<sup>1</sup> Firm dissolved.

<sup>2</sup> Established since Nov. 1, 1872.

<sup>3</sup> Deceased.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
PHENIX (continued),	Hartford, Ct.,	S. A. Hayward,	N. Bridgewater,	\$68,434 00	\$956 59	\$19 13
		Lafayette Clapp,	Easthampton,	25,475 00	218 68	4 37
		D. H. Barnes,	Winchendon,	29,883 33	334 67	6 69
		H. B. & N. H. Hunt,	Athol Depot,	69,498 50	1,018 16	20 36
		Milton M. Fisher,	Medway,	102,875 00	1,531 86	30 64
PROVIDENCE WASHINGTON,	Providence, R. I.,	Luther White,	Chicopee,	49,340 00	616 62	12 33
		Leland & Thomas,	Amherst, <sup>1</sup>	28,450 00	381 50	7 63
		William P. Porter,	N. Adams, <sup>2</sup>	36,900 00	612 94	12 25
		R. W. Parks,	Russell, <sup>3</sup>	—	—	—
		Cyrus Brewer,	Boston,	\$7,853,828 28	\$76,848 15	\$1,536 97
QUEEN,	Liverpool, Eng.,	Jos. S. Tillinghast,	New Bedford,	\$401,396 00	\$2,995 21	\$59 90
		Fitch & Thompson,	Worcester,	34,700 00	578 75	11 58
		John D. Washburn,	Worcester,	52,250 00	694 38	13 89
			Worcester,	39,100 00	589 46	11 79
				\$527,446 00	\$4,857 80	\$97 15
QUEEN,	Liverpool, Eng.,	Mercer & Goodrich,	Boston,	\$2,394,839 00	\$24,293 83	\$646 78
		Henry C. Church,	Lowell,	146,350 00	2,396 75	64 82
		John H. Derby,	Salem,	185,600 00	3,047 06	94 24
		Easton & Milne,	Fall River,	132,825 33	1,618 64	50 57
		S. A. Williams,	Taunton,	133,421 64	1,734 36	37 70
QUEEN,	Liverpool, Eng.,	Amos G. Hulbert,	Lee,	32,715 00	614 37	18 88
		Jos. S. Tillinghast,	New Bedford,	208,168 00	2,832 47	91 60
		Wm. F. Johnson,	Lynn,	154,700 00	2,025 13	49 87
		George D. Sargeant,	Lynn, <sup>4</sup>	165,250 00	2,392 00	95 68

QUEEN (continued),	Liverpool, Eng.,	{ John Edwards, S. C. Warriner, Geo. A. Washburn, Wm. Lincoln & Co., Daniel Upton, William P. Porter, <sup>7</sup> J. N. Dunham & Co.,	Lawrence, Springfield, Worcester, Warren, South Adams, North Adams, Pittsfield,	\$115,475 00	\$1,372 41	\$35 03
				522,812 50	4,626 21	131 72
				306,500 00	4,595 71	133 89
				356,054 00	4,665 64	150 66
				51,463 00	723 99	22 03
				99,000 00	1,123 71	40 24
				315,891 75	3,898 71	109 00
				\$5,321,065 22	\$61,960 99	\$1,772 71
RELIEF FIRE,	New York,	{ E. B. Dow, <sup>5</sup> Wm. H. Whitecomb,	Boston, Boston,	- <sup>6</sup> \$21,000 00	-	-
				\$155,601 00	\$1,896 71	\$37 93
				54,000 00	424 54	8 49
				13,900 00	133 10	2 66
				5,000 00	47 00	94
				64,900 00	887 75	17 75
				43,400 00	441 23	8 82
				10,350 00	198 63	3 97
				916,798 00	7,162 08	143 24
				124,600 00	1,928 31	38 57
				10,500 00	137 50	2 75
				48,917 00	723 81	14 48
				64,000 00	879 25	17 58
				50,400 00	584 45	11 69
				5,000 00	31 25	62
				2,500 00	37 50	75
				19,351 00	332 21	6 64
				61,750 00	941 75	18 84
REPUBLIC FIRE,	New York,	{ I. J. Brown, Oliver Chace, Walter Goodell, <sup>7</sup> Walter S. Goodell, Fitch & Thompson, Sam'l Porter, Hunt & Elliott, <sup>5</sup> T. Frank Reed, Silsbee & Pickford, E. F. Johnson, Daniel Upton, Gilmore & Francis, A. V. Bugbee, John T. Hall, Stephen H. Rhodes, <sup>8</sup> Andrew S. Briggs, George H. Briggs,	Boston, Fall River, Haverhill, Haverhill, Worcester, Beverly, Lowell, Boston, Lynn, Marlboro', South Adams, Pittsfield, Lawrence, Plymouth, Taunton, Taunton, Amesbury,			

<sup>1</sup> Firm dissolved.<sup>2</sup> Agency closed March 31, 1872.<sup>3</sup> Established since Nov. 1, 1872.<sup>4</sup> November and December, 1871, and January, 1872.<sup>6</sup> No return.<sup>7</sup> Deceased.<sup>8</sup> Resigned agency, June 15, 1872.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
REPUBLIC FIRE (con.)	New York,	J. W. Holmes,	Springfield,	\$224,150 00	\$2,631 99	\$52 64
		F. C. Currier, <sup>1</sup>	Fitchburg, <sup>1</sup>	16,700 00	244 07	4 88
		S. A. Macintire,	Salem,	47,800 00	576 63	11 53
		Kimball & Tolman,	Lynn, <sup>1</sup>	8,000 00	112 50	2 25
ROGER WILLIAMS, <sup>2</sup>	Providence, R. I.,			\$1,947,617 00	\$20,352 26	\$407 04
		Franklin S. Phelps,	Boston,	-	-	-
		Otis Merriam & Son,	Chelsea,	-	-	-
		Wm. Lincoln & Co.,	Warren,	-	-	-
		R. B. Johnson,	Holyoke,	-	-	-
		F. C. Currier,	Fitchburg,	-	-	-
		John H. Derby,	Salem,	-	-	-
		Jos. S. Tillinghast,	New Bedford,	-	-	-
		R. B. Robinson,	Westfield,	-	-	-
		Benjamin Selman,	Marblehead,	-	-	-
		J. D. Washburn,	Worcester,	-	-	-
ROYAL,	Liverpool, Eng.,	Foster & Cole,	Boston,	\$8,247,351 00	\$90,617 24	\$2,642 48
		Trowbridge & Tisdale,	Brighton,	254,461 50	5,600 82	150 53
		William R. Gordon,	Beverly,	34,900 00	458 75	15 39
		D. H. Bemis,	Clinton,	29,266 00	423 23	13 88
		H. Bird,	Cambridge,	910,567 00	13,379 16	369 77
		B. F. Brown,	Charlestown,	237,193 00	4,043 01	105 02
		Jesse Gould, Jr.,	Chelsea,	87,971 00	2,362 87	79 61
		Joseph T. Pease,	Edgartown,	55,800 00	763 95	23 50
		Oliver Chace,	Fall River,	165,531 26	1,792 16	50 41
		Festus C. Currier,	Fitchburg,	224,400 00	4,135 10	124 01

	Royal (continued),	Liverpool, Eng.,	{	Coleman S. Adams,	Framingham,	\$119,637	50	\$1,665	14	\$44	86
				Davis & DeWolf,	Greenfield,	85,166	67	1,365	37	42	06
				Jones Frankle,	Haverhill,	93,525	00	1,180	90	39	80
				Frankle & Jenness,	Haverhill,	47,800	00	528	50	10	57
				R. B. Johnson,	Holyoke,	252,900	00	3,246	27	91	11
				Rawson & Wood,	Hudson,	33,175	00	559	60	16	00
				John Edwards,	Lawrence,	371,010	00	4,453	38	136	16
				F. M. Putnam,	Lynn,	257,950	00	2,554	04	79	06
				Leander Holbrook,	Milford,	22,775	00	381	05	13	27
				Henry C. Church,	Lowell,	113,450	00	2,011	92	56	23
				George Jennings,	Wellesley,	26,500	00	538	50	14	41
				Lawrence Grinnell,	New Bedford,	165,292	00	2,559	45	66	26
				Turner, Walker & Co.,	Northampton,	75,950	00	934	90	24	92
				George E. Wills,	Newburyport,	82,680	00	1,099	67	31	51
				E. D. & C. F. Whitaker,	N. Adams,	179,836	00	2,501	04	72	70
				William Barnes,	Marlboro',	5,500	00	132	50	5	30
				John T. Hall,	Plymouth,	74,900	00	801	25	22	31
				Gilmore & Francis,	Pittsfield,	294,732	41	4,120	31	88	61
				William Northey,	Salem,	256,365	00	2,969	34	93	16
				Holmes & Gilmore,	Springfield,	431,000	00	5,707	59	154	84
				Stephen H. Rhodes, <sup>3</sup>	Taunton,	97,900	98	1,525	74	55	75
				Andrew S. Briggs,	Taunton,	123,152	00	1,747	38	34	95
				L. C. Parks,	Worcester,	1,327,367	00	5,772	77	183	82
				Wm. Lincoln & Co.,	Warren,	154,400	00	2,357	85	50	82
				Joseph Sherman,	Weymouth,	89,825	00	1,434	37	35	26
				Johnson & Morse,	Haydenville,	19,314	00	157	83	3	16
				Asa Allen,	Holliston,	31,500	00	568	63	16	39
				Leonard & Lyman,	Westfield,	60,000	00	566	13	15	03
				Henry A. Smith,	Stoneham,	48,317	00	725	40	19	32
				S. A. Hayward,	N. Bridgewater, <sup>4</sup>	-	-	-	-	-	-

1 Resigned agency.

2 Admitted December 10, 1872.

<sup>3</sup> Resigned agency, June 15, 1872.

<sup>4</sup> Established since November 1, 1872.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
ROYAL (continued),	Liverpool, Eng.,	S. A. Stacy & Son, Charles Tapley,	Gloucester, <sup>1</sup> Peabody, <sup>1</sup>	— —	— —	— —
STANDARD FIRE,	New York,	T. Frank Reed,	Boston,	\$15,189,361 32	\$177,743 11	\$5,092 24
STAR FIRE,	New York,	T. Frank Reed, H. K. Merrifield, <sup>2</sup> E. P. Howland, S. C. Warriner,	Boston, Worcester, Worcester, Springfield,	\$945,023 50 197,264 00 20,837 00 184,783 50	\$9,022 05 406 19 329 38 1,953 71	\$180 44 8 12 6 59 39 07
STATE, <sup>3</sup>	Hannibal, Mo.,	Jordan & Lovett, Jacob Welch,	Boston, Lynn,	\$1,347,908 00	\$11,711 33	\$234 22
ST. JOSEPH FIRE & MAR., <sup>4</sup>	St. Joseph, Mo.,	Geo. O. Carpenter,	Boston,	—	—	—
ST. NICHOLAS,	New York,	E. J. Long,	Boston,	\$144,767 00	\$1,530 03	\$30 60
ST. PAUL FIRE & MAR.,	St. Paul, Minn.,	Jordan & Lovett, Holmes & Gilmore, Silsbee & Pickford, H. K. Merrifield, W. B. Hastings, John K. Norwood,	Boston, Springfield, <sup>1</sup> Lynn, <sup>1</sup> Worcester, <sup>1</sup> Cambridge, <sup>1</sup> Lawrence, <sup>1</sup>	\$132,036 00 — — — — —	\$1,684 50 — — — — —	\$33 69 — — — — —

ST. PAUL F. & M. (con.)	St. Paul, Minn.,	{ F. L. Gilman, W. E. Clark,	.	.	.	New Bedford, <sup>1</sup> Framingham, <sup>1</sup>			
							\$132,036 00	\$1,684 50	\$33 69
SUN,	Cleveland, O.,	{ James Goodman, W. S. Davis,	.	.	.	Boston, Worcester,	\$507,750 00 165,613 00	\$5,581 23 2,392 83	\$111 62 47 86
							\$673,363 00	\$7,974 06	\$159 48
TRADERS',	Chicago, Ill.,	{ Cartwright & Swords, Ezra Baker, Aug. N. Currier, <sup>1</sup>	.	.	.	Boston, Lynn, Worcester, <sup>1</sup>	\$212,255 00 63,350 00 —	\$1,758 25 856 30 —	\$35 16 17 13 —
							\$275,605 00	\$2,614 55	\$52 29
TRADESMEN'S FIRE,	New York,	{ Franklin S. Phelps, S. A. Howland,	.	.	.	Boston, Worcester,	\$1,686,103 00 96,354 00	\$13,903 62 1,192 67	\$278 07 23 85
							\$1,782,457 00	\$15,096 29	\$301 92
TRIUMPH, <sup>5</sup>	Cincinnati, O.,	{ Jordan & Lovett, Wm. H. Gerrish, William Lincoln & Co., Daniel Upton, H. K. Merrifield, E. P. Howland, Frankle & Jenness, Jones Frankle, Charles Almy,	.	.	.	Boston, Lynn, Warren, S. Adams, Worcester, <sup>2</sup> Worcester, <sup>6</sup> Haverhill, <sup>7</sup> Haverhill, New Bedford,	\$1,174,421 00 63,450 00 143,980 00 63,813 00 138,992 00 31,783 00 — 7,375 00 58,750 00	\$26,444 50 995 51 4,120 54 975 53 858 54 595 96 — 133 06 902 90	\$528 89 19 91 82 41 19 51 17 17 11 92 — 2 66 18 06

<sup>1</sup> Established since November 1, 1872. <sup>2</sup> Resigned agency, June 1, 1872. <sup>3</sup> Admitted December 5, 1872. <sup>4</sup> Admitted April 7, 1873.  
<sup>5</sup> Re-insured in Amazon Ins. Co. <sup>6</sup> To December 31, 1872. <sup>7</sup> No business.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
TRIUMPH (continued),	Cincinnati, O.,	Jas. M. Cushman,	Taunton, .	\$49,010 00	\$1,366 21	\$27 32
		Holmes & Gilmore,	Springfield,	125,400 00	2,315 99	46 32
		Peck & Pierce,	Northampton,	14,440 00	207 69	4 15
		F. C. Currier,	Fitchburg,	50,500 00	1,615 21	32 30
		S. D. Howland,	Fall River,	19,800 00	498 13	9 96
		Waldo Johnson,	Webster, .	1,460 00	58 40	1 17
		Sam'l E. Howe,	Pittsfield,	34,000 00	610 02	12 20
		R. B. Robinson,	Westfield, .	18,975 00	330 19	6 60
		A. V. Bugbee,	Lawrence, .	7,800 00	178 00	3 56
		E. D. Whitaker,	N. Adams, .	47,850 00	929 77	18 59
UNION, <sup>1</sup>	{ San Francisco, Cal., . }	Geo. H. Briggs,	Amesbury,	17,780 00	438 24	8 76
		William Elliott,	Greenfield,	3,000 00	40 00	80
				\$2,072,579 00	\$43,614 39	\$872 26
		William B. Sears,	Boston,	— <sup>3</sup>	—	—
		Jones Frankle,	Haverhill, <sup>2</sup>	\$5,200 00	\$101 75	\$2 03
		Jos. C. Pyncheon,	Springfield,	88,303 50	1,329 21	26 58
		Piper & Sawyer,	Newburyport,	42,600 00	454 17	9 08
		Thos. M. James,	New Bedford, <sup>3</sup>	22,700 00	189 40	3 79
		Jos. B. Knox & Co., <sup>4</sup>	Worcester,	5,000 00	112 50	2 25
		J. A. Remington,	Fall River,	21,500 00	161 00	3 22
UNION,	Bangor, Me.,			\$185,303 50	\$2,348 03	\$46 96
		R. B. Fuller,	Boston,	\$4,014,718 00	\$57,591 30	\$1,151 83
		William F. Johnson,	Lynn,	81,450 00	1,144 92	22 90
		John K. Norwood,	Lawrence,	60,175 00	958 87	19 18

UNION (continued),	Bangor, Me.,	{	James Cook, .	Lowell, .	\$106,550 00	\$1,129 18	\$22 58
			Stephen H. Rhodes, <sup>5</sup>	Taunton, .	6,850 00	110 25	2 20
			Andrew S. Briggs, .	Taunton, .	44,755 00	685 87	13 72
			Chas. B. Fowler, .	Salem, .	32,958 00	434 87	8 70
			Frankle & Jenness,	Haverhill, .	13,400 00	177 00	3 54
			Jones Frankle, .	Haverhill, .	33,500 00	379 00	7 58
			Gilmore & Francis,	Pittsfield, .	44,122 41	733 91	14 68
			F. L. Gilman, .	New Bedford, .	52,465 00	830 19	16 60
			Leander Holbrook, .	Milford, .	95,000 00	101 25	2 02
			Fitch & Thompson,	Worcester, .	218,275 00	3,233 30	64 67
		{	William P. Porter, .	N. Adams, .	16,100 00	195 46	3 91
			F. C. Currier, .	Fitchburg, .	111,516 00	2,053 93	41 08
			George E. Wills, .	Newburyport, .	19,500 00	262 00	5 24
			Jesse Gould, Jr., .	Chelsea, .	39,528 00	472 96	9 46
			William S. Greene, .	Fall River, .	96,955 00	1,025 70	20 51
			Holmes & Gilmore, .	Springfield, .	146,500 00	1,981 82	39 64
			George D. Sargeant, .	Lynn, <sup>6</sup>	85,900 00	1,152 16	23 04
			George C. Travis, Jr., .	Holliston, <sup>7</sup>	—	—	—
			Waldo Johnson, .	Webster, <sup>7</sup>	—	—	—
			UNION MUTUAL,	Philadelphia, Pa.,	.	Ellison, Hollis & Co.,	Boston, .
New York, .	Boston, .	\$189,612 00				\$2,954 11	\$59 08
WASHINGTON FIRE, <sup>8</sup>	New York, .	.	Jas. Goodman & Son,	Boston, .	\$522,851 00	\$3,086 13	\$61 72
WATERTOWN FIRE, .	Watertown, N.Y.,	{	B. Colby & Son, .	Boston, .	\$21,500 00	\$104 34	\$2 08
			Wm. H. Gerrish, .	Lynn, .	122,300 00	1,032 60	20 65
			Wm. Lincoln & Co.,	Warren, .	85,523 00	759 13	15 18
			H. B. & N. H. Hunt,	Athol Depot, .	600 00	4 50	09

<sup>1</sup> Withdrew November, 1872.  
<sup>5</sup> Resigned June 15, 1872.

<sup>6</sup> For Nov and Dec., 1871, and Jan., 1872.  
<sup>7</sup> Established since Nov. 1, 1872.

<sup>2</sup> Resigned agency Sept. 4, 1872.  
<sup>3</sup> Closed June 30, 1872.

<sup>4</sup> Firm dissolved.  
<sup>8</sup> In hands of receivers.  
<sup>9</sup> No return.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
WATERTOWN FIRE (con.),	Watertown, N.Y.,	L. C. Parks, .	Worcester, .	\$36,640 00	\$207 50	\$4 15
		H. Van Campen, .	New Bedford, .	63,175 00	543 25	10 86
		R. W. Parks, .	Russell, .	43,550 00	411 85	8 24
		D. H. Barnes, .	Winchendon, .	3,350 00	32 85	66
		Hunt & Elliott, .	Lowell, .	50,370 00	488 47	9 77
		M. F. Plimpton, .	Fitchburg, .	78,840 00	547 13	10 94
		Ambrose Sanger, .	Framingham, .	5,700 00	44 26	88
		Turner, Walker & Co.,	Northampton, .	5,700 00	25 10	50
		David F. Parker, .	Springfield, .	545,252 00	4,239 89	84 80
		J. C. Brainard, .	Warren, .	13,385 50	142 49	2 85
		Amos E. Hall, .	Chelsea, .	16,950 00	164 45	3 29
		S. C. Warriner, .	Springfield, .	-	-	-
		W. A. Fuller, .	Springfield, .	128,500 00	1,307 13	26 14
		F. A. Judd, .	Springfield, .	177,055 00	1,474 36	29 49
		Luther White, .	Chicopee, .	7,800 00	72 20	1 44
		A. Bond & Son, .	N. Adams, .	11,400 00	123 50	2 47
		J. C. Chaffee, .	Lee, .	125,700 00	998 37	19 97
		Frankle & Jenness, .	Haverhill, .	5,500 00	60 00	1 20
		Jones Frankle, .	Haverhill, .	7,650 00	74 12	1 48
		Otis Merriam & Son, .	Chelsea, .	52,250 00	409 95	8 20
		Lafayette Clapp, .	Easthampton, .	11,350 00	110 20	2 20
		N. H. Bixby, .	Adams, <sup>1</sup> .	-	-	-
		George E. Underwood, .	Ayer, .	55,825 00	562 00	11 24
		Henry S. Bacon, .	Milford, .	3,500 00	27 50	55
		Charles C. Judd, .	Holyoke, .	43,500 00	368 59	7 37
		T. C. Gillett, .	Granville, <sup>1</sup> .	-	-	-
		George H. Newton, .	Monson, <sup>1</sup> .	-	-	-
		Virgil Guild, .	Ware, .	1,200 00	10 80	22

WATERTOWN FIRE (con.),		Watertown, N. Y.,					
Theodore Barrows,	Hinsdale, <sup>1</sup>						
Waldo Johnson,	Webster, <sup>2</sup>						
Charles Merrill,	Malden, <sup>2</sup>						
J. A. Remington,	Fall River, <sup>2</sup>						
Francis A. Thompson,	Greenfield, <sup>2</sup>						
A. W. Selkirk,	Gt. Barrington, <sup>2</sup>						
H. M. Puffer,	Shelburne, <sup>2</sup>						
J. N. Shattuck,	Natick, <sup>2</sup>						
George C. Travis, Jr.,	Holliston, <sup>2</sup>						
Stephen Collins,	Newburyport, <sup>2</sup>						
H. L. Naramore,	Cummingtown, <sup>2</sup>						
W. A. Tilton,	Ashland, <sup>2</sup>						
C. S. Adams,	Frammingham, <sup>2</sup>						
Peter Rice,	Worcester, <sup>2</sup>						
Andrew L. Bush,	Westfield, <sup>2</sup>						
Thomas C. Collins,	Middleboro', <sup>2</sup>						
		\$1,724,065 50	\$14,346 53	\$286 93			
Wm. H. Whitcomb,	Boston,	\$2,015,674 47	\$24,302 35	\$486 05			
F. C. Currier,	Fitchburg,	71,875 00	1,291 66	25 83			
Henry A. Brown,	Salem,	40,850 00	567 53	11 35			
Thos. P. Gentlee,	Manchester,	43,525 00	390 68	7 81			
John Edwards,	Lawrence,	60,250 00	845 74	16 91			
J. A. Remington,	Fall River,	127,230 63	1,985 21	39 70			
Gilmore & Francis,	Pittsfield,	105,971 00	1,428 20	28 56			
S. C. Warriner,	Springfield,	157,900 33	2,292 92	45 86			
Jarvis Rockwell,	North Adams,	18,000 00	219 75	4 40			
B. L. Wood,	Taunton,	56,792 00	905 69	18 11			
James Cook,	Lowell,	117,433 00	1,424 95	28 50			

1 No business.

<sup>2</sup> Established since November 1, 1872.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Collected.	Tax Paid.
WESTCHESTER FIRE (con.), N. Y., . . .	{ New Rochelle, N. Y., . . . }	Turner, Walker & Co., . .	Northampton, . .	\$71,897 50	\$2,023 12	\$40 46
		John M. Daggett, . .	Attleboro', . .	59,466 00	828 82	16 58
		Wm. H. Gerrish, . .	Lynn, . .	165,685 00	2,209 02	44 18
		Chas. Almy, . .	New Bedford, . .	154,935 00	1,787 30	35 75
		A. N. Cowles, . .	Gt. Barrington, . .	48,600 00	660 75	13 21
		John H. Derby, . .	Salem, <sup>1</sup> . .	10,800 00	274 50	5 49
		Joseph P. Hayden, . .	Wareham, . .	28,600 00	421 50	8 43
		J. C. Chaffee, . .	Lee, . .	42,500 00	654 75	13 09
		S. L. Granger, . .	Southwick, . .	300 00	1 50	03
		George A. Washburn, . .	Worcester, . .	150,535 00	2,275 44	45 51
		William H. Foote, . .	Westfield, . .	90,650 00	968 13	19 36
		Jones Frankle, . .	Haverhill, . .	43,150 00	546 10	10 92
		Frankle & Jenness, . .	Haverhill, . .	6,500 00	105 00	2 10
		D. H. Bemis, . .	Clinton, . .	28,700 00	404 63	8 09
		J. C. Brainard, . .	Warren, . .	83,317 00	1,238 70	24 77
		R. W. Parks, . .	Russell, <sup>2</sup> . .	-	-	-
		E. F. Bartlett, . .	Newburyport, <sup>2</sup> . .	-	-	-
		George E. Underwood, . .	Ayer, <sup>2</sup> . .	-	-	-
				\$3,801,136 93	\$50,053 94	\$1,001 08
WILLIAMSBURG CITY FIRE, . . . }	{ Brooklyn, N. Y., . . }	Jordan & Lovett, . .	Boston, . .	\$1,283,054 00	\$7,046 50	\$140 93
		Amos G. Hulbert, . .	Lee, . .	16,855 00	318 41	6 37
		W. A. Fuller, . .	Springfield, . .	152,900 00	1,751 49	35 03
		Wm. Lincoln & Co., . .	Warren, . .	68,710 00	698 30	13 97
		F. M. Putnam, . .	Lynn, . .	24,250 00	414 63	8 29

WILLIAMSBURGH CITY } FIRE (continued), . }	Brooklyn, N. Y., }	{ G. A. Christie, Jos. S. Tillinghast, . }	Northampton, . New Bedford, <sup>2</sup> .	\$2,500 00	\$38 50	\$0 77
				—	—	—
				\$1,548,269 00		

<sup>1</sup> Resigned agency, December 31, 1872.

<sup>2</sup> Established since November 1, 1872.

TOTALS.

	1871.	1872.	Increase—1872.
Amounts insured in Massachusetts, . . . . .	\$331,733,239 00	\$377,095,515 51	+ \$45,362,276 51
Premiums collected, . . . . .	4,021,602 00	4,269,708 58	+ 248,106 58
State tax paid thereon, . . . . .	88,653 00	90,293 87	+ 1,640 87

## INSURANCE BROKERS.

The statutes of the Commonwealth provide that, "Whoever acts or aids in any manner in negotiating contracts of insurance, or placing risks, or effecting insurance for any person other than himself, receiving compensation therefor, and is not the officer, agent or sub-agent of the company or companies in which such insurance is effected, shall be deemed to be an insurance broker." "No person shall act as an insurance broker until he has procured a certificate of authority so to act from the Insurance Commissioner."

Such certificates remain in force for one year from their date; the legal charge therefor being ten dollars. Whoever violates any of the provisions of the Act relating to Insurance Brokers "shall be punished by a fine not exceeding five hundred dollars"; one-half of all fines collected being payable to the party upon whose complaint conviction is had, except in cases where the Insurance Commissioner or his Deputy is the complainant.

The following is a list of persons authorized to act as Insurance Brokers at the publication of this Report.

<i>Residence.</i>	<i>Names.</i>
Abington, . . .	{ Bates, Jacob.
Amesbury, . . .	{ Howland, F. P., & Sons.
Amherst, . . .	{ Rich, Robert,
Ashland, . . .	{ Hall, Julius A.
Athol Depot, . . .	{ Haskins, Elisha S.
	{ Tilton, W. A.
	{ Fay, Lysander,
	{ Hunt Bros.
Attleborough, . . .	{ Daggett, Homer M., Jr.
	{ Sandland, Thos. G.
Ayer, . . . . .	{ Underwood, George E.
Barre, . . . . .	{ Davis, James F.
Baldwinsville, . .	{ Rice, David.
Beverly, . . . . .	{ Cady, Stillman.
	{ Gordon, Wm. R.
	{ Allen & Lord.
	{ Alliger Bros.
	{ Arnold, W. O.
	{ Appleton, Samuel,
	{ Abbott, H. E.
	{ Aldrich, H. A.
	{ Barnes & Carter.
	{ Brewster & Graves.
	{ Brown, H. A., Pope & Co.
	{ Brigham, M. B.
Boston, . . . . .	{ Burge, Lorenzo.
	{ Broughton, N.
	{ Bean, J.
	{ Brown, S. J.
	{ Blanchard, H. W.
	{ Baker, C. T.
	{ Brewer, Cyrus,
	{ Bullard, George E.,
	{ Bonney, Pelham.
	{ Boardman, Chas. H.
	{ Blodgett, H. T.

<i>Residence.</i>	<i>Names.</i>
	{ Barrows, R. S.
	{ Bean, Henry S.
	{ Bowker, Albert.
	{ Brown, John N.
	{ Blaney, D. Walter.
	{ Beattie, W. A.
	{ Boyden, Warren.
	{ Brown, Samuel W.
	{ Butterfield, Jona.
	{ Colby, R., & Son.
	{ Codman, W. C., & Co.
	{ Cartwright & Swords.
	{ Cowles, Lovejoy & Co.
	{ Comey, C. H.
	{ Colby, Wm. R.
	{ Callahan, C. H.
	{ Childs, D. R.
Boston, . . . . .	{ Clapp, John P.
	{ Cartwright, James W.
	{ Childs, David N.
	{ Churchill, F. A.
	{ Carpenter, Geo. O.
	{ Corkins, C. R.
	{ Cutting, W. H.
	{ Carter, C. W.
	{ Compton, P. J.
	{ Clarke, Charles.
	{ Cushman, Moses E.
	{ Coffin, Henry P.
	{ Comer, Joseph.
	{ Comey, Henry H.
	{ Chandler, Horace P.
	{ Cutter, E.
	{ Cole, Frederick W.
	{ Curtis, Samuel S.
	{ Crane, W. C.

<i>Residence.</i>	<i>Names.</i>
Boston, . . .	Dalton & Watson.
	Dunbar, Corliss & Co.
	Dodge, Arthur P.
	Dary, George A.
	Darling, H. E.
	Driver, G. H. S.
	Donald, W. A.
	Dow, Edwin B.
	Dobson, Isaac F.
	Dowling, O. E.
	Ellison, Hollis & Co.
	Everett, John.
	Ellis, Albert.
	Eddy, Peleg. E.
	Eldridge, James T.
	Everett & Pierce.
	Eastman, George A.
	Foster, Albert J.
	Freeman, J. G.
	Fletcher, Joel W.
	Frothingham, W. H. S.,
	Faunce, Sewall A.
	Fox, Jacob.
	Foster, Nathaniel, Jr.
	Freeman & Vinton.
	Faunce, Geo. B.
	Frothingham, Chas. H.
	Foster & Cole,
	Fullerton, C. J.
	Farwell, Luther.
	Goodwin, Daniel.
	Gilbert, W. A.
	Goodman, James, & Co.
	Guild, C. E.
	Guernsey, Geo. A., & Co.
	Gannett, Wm. P.
	Greeley, Geo. B.
	Howard, Chas. R.
	Holden, C. W., & Co.
	Holbrook & Fox.
	Hayes, Henry T.
	Hoxie, T. W.
	Hayward, Chas. L., Jr.
	Hinckley, Frederick.
	Hutchings & Vincent.
	Hobart, Arthur W.
	Holmes, Bates & Nichols.
	Heidenreich, E.
	Hovey & Fenno.
	Herriman, H., & Co.
	Hubbard, S. P.
	Holman, Edwin.
	Harvey, John S.
	Harding, Wm. B.
	Hutchinson, P. H.
	Hartwell, Julius F.
	Headley, P. C.
	Jenney, Wm. P.
	Jordan & Lovett,
	Jordan, W. H. S.
	Jenkins, W. E.
	Jenney, Levi, Jr.,
	Jackson & Muzzy.
	Kennedy, T. C.
	Kimball, Samuel.
	Keith, Wm. F.
	Kellogg, H., Jr.
	Kellett, W. W.
	Kimball, Edward A.
	Lovett, H. H.
	Lincoln, Wm.
	Little, Albert.
	Loring & Clarke.
	Liffler, Chas.
	Leighton, Leonard S.
	Lovett, Augustus.
	Lovett, Joshua.
	Little, A. F.
	Lane, Chas. E.
	Libby, Moses H.
	Lewis, G. J.
	Lambert, Thos. E.
	Long, E. J., & Co.
	Mehan, Wm.

<i>Residence.</i>	<i>Names.</i>
Boston, . . .	Marsh, S. P.
	Merrill, John.
	Meader, J. T.
	March, Clement.
	Mercer & Goodrich.
	Meredith, J. M.
	Mandell, W. A.
	Moreland, David S.
	Manton, Edward E.
	Mercer, Edwin.
	McLauthlin, M. P.
	Murdock, Joseph.
	Newman & Perrin.
	Nickerson, John A.
	Norris, W. H.
	Porter, John W.
	Phelps, James T.
	Powell, Chas. T.
	Poole, Henry J.
	Putnam, J. C.
	Pray, O. B., & Co.
	Porter, W., & Co.
	Pearson, F. W.
	Pickering, D. N., & Co.
	Pollard, Samuel S.
	Prince, James H.
	Quincy & Co.
	Rolfe, John A.
	Reed, T. Frank.
	Russell & Walley.
	Rooraback, J. S.
	Rowe, Richard.
	Reed, J. K. P.
	Rhodes, Samuel H.
	Reed & Bro.
	Remick, J. H.
	Sanborn, E. W., & Co.
	Sherman, W. F.
	Stone, E. W.
	Sully, John.
	Smith, F. H.
	Spear, Robert L.
	Smith, E. J.
	Sawyer & Blake.
	Stephens, John W.
	Spalding, John J.
	Short, Henry C.
	Sprague, Edward H.
	Sampson, W. H.
	Simpson, John B.
	Smith, William V.
	Sproat, Chas. W.
	Stearns Bros.
	Taggard, Alfred G.
	Taft, P. W.
	Townsend, James E.
	Thayer, E. F. E.
	Thompson & Reed.
	Tyler, John S.
	True, Geo. S.
	Tilden, Nelson H.
	Underhill, E. T.
	Ward, J. H.
	Wellman, Jos. H.
	Wills, Geo. E.
	Walker, Edwin R.
	Walbridge, F. G.
	Wilkins, Walter F.
	Worcester, F., Jr.
	Williams, John R.
	Williams, J. D.
	Washburn & Burgess,
	Wheeler, W. A.
	Whitcomb, Wm. H., & Co.
	Whitmore, J. C.
	Whorf, E. H.
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